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STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION I

Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

October 1942

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OF THE OFFICE OF THE ATTORNEY GENERAL

SECTION 1

CHARACTERISTICS OF BORN-ALREADY

PROGRESS OF RESEARCH, AND

ACTION FOR CANCELLATION

SECTION 2

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INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of certain tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. The tables in this set contain more detailed data than presented in the administrative memoranda which have been prepared to present the results of the study for all Regions combined. This study was made in each of the 12 FSA Regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.--The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to ascertain the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to learn the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.--In Region I, 1,751 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the Region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939, and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.--All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business"; leases; debt-adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals; and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 56 percent of the sample borrowers in Region I for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study. A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Ninety-five percent of the borrowers for whom no record of performance was available, although expected, had received only 1 standard loan. Also 23 percent of those with no performance record were

paid up or inactive by the end of the period covered by the study. Loan, collection, and grant data were, of course, available for all borrowers, but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items, such as actual family operating expenses and actual net cash income, were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.--Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

- (1) The progress reports include borrowers regardless of when the first standard loan was received, but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.
- (2) The progress reports include standard loan borrowers without regard to whether they received emergency loans at any time, but this study excluded any borrower who received an emergency loan before March 1, 1936.
- (3) The progress reports include only borrowers in active status at the time of the report, but 14 percent of the borrowers included in this study for Region I were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 41 percent of the Region I borrowers in the sample for the study and for only 44 percent of the borrowers for whom a record of change was expected. It is not known, therefore, whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are secured by the county offices.

Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God", such as drought, are all reflected in the tabulated data.

Types of tables presented.-This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program, and how they progressed, and what aid of a financial nature was given by FSA to implement the rehabilitation process.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by Areas or by the period in which the borrowers received their first standard loan or by both Areas and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the Region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region I by WPA workers supervised by Roy L. Roberts, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McGarman. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in various phases of the study.

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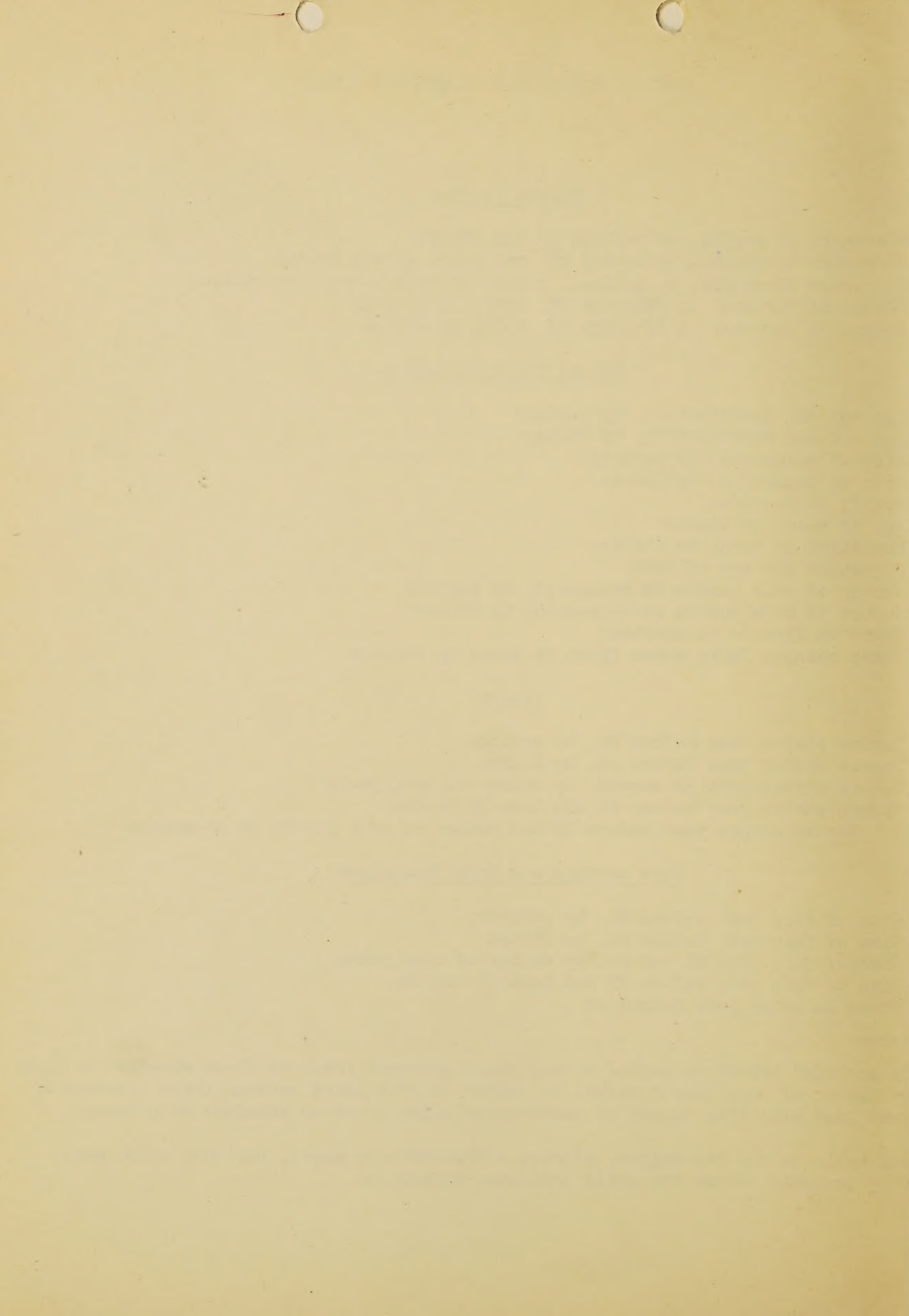
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* Not available for Region I at the time this set of tables was released, but a copy will be supplied when the data are tabulated.



III. MARSHALL ISLANDS STATISTICS

Number of borrowers in sample: 1,751

Number of borrowers with a record of performance after entry on RR: 712

Borrowers still active two to three years after first loan: 79 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 41 percent

Median number of persons in household: 4.9

Most common family composition: (1) husband, wife, 2 or more children under 16, and 1 or more 16 or older, and (2) husband, wife, and 3 or more children under 16.

Median age of household head: 44.5.

Median grade finished by household head: 8.6.

Households including male youths (nonheads) aged 16 to 24: 30 percent

Borrowers who were full or part owners during year before first loan: 64 percent

Borrowers who were full or part owners during last year of record: 69 percent

Borrowers who were full or part owners during year before first loan: 7 percent

Median size of farm during year before first loan for borrowers having farms: 106 acres

Median size of farm during last year of record: 114 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 45 acres

Median acres in crops during last year of record: 46 acres

Median cash receipts during year before first loan: \$984

Median change in cash receipts: \$104

Borrowers reporting an increase in cash receipts: 58 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: \$785

Median change in cash receipts from farm for borrowers with such receipts during year before first loan: \$78



common major source of receipts during year before first loan: (1) Live-stock and produce, (2) crop sales, (3) off-farm work

common major source of receipts during last year of record: (1) Live-stock and produce, (2) crop sales

borrowers with some receipts from off-farm work during year before first loan: 57 percent

borrowers with some receipts from off-farm work during last year of record: 56 percent

borrowers who were farm operators during year before first loan who reported receipts from off-farm work during year before first loan: 56 percent

borrowers with receipts from off-farm work during last year of record: 36 percent

median net worth at time of first loan: \$1,540

median net worth, excluding equity in farm real estate, at time of first loan: \$1,540

median change in net worth: \$-146

median change in net worth, excluding equity in farm real estate: \$-94

borrowers reporting an increase in net worth: 43 percent

borrowers reporting an increase in net worth, excluding equity in farm real estate: 43 percent

total value of assets at time of first loan: \$3369

total liabilities at time of first loan: \$1,337

median change in liabilities: \$484

borrowers with no cows or other cattle at time of first loan: 26 percent

borrowers with no cows or other cattle at time of last record: 12 percent

borrowers with no hens or other poultry at time of first loan: 26 percent

borrowers with no hens or other poultry at time of last record: 26 percent



Borrowers with no sows or other hogs at time of first loan: 56 percent

Borrowers with no sows or other hogs at time of last record: 46 percent

Borrowers entering RR program between March 1, 1936 - February 28, 1937
receiving more than 1 standard loan by February 28, 1939: 38 percent

Important major purposes of loans as measured by amount of money loaned:
(1) Current farm operating expenses, (2) Livestock and poultry

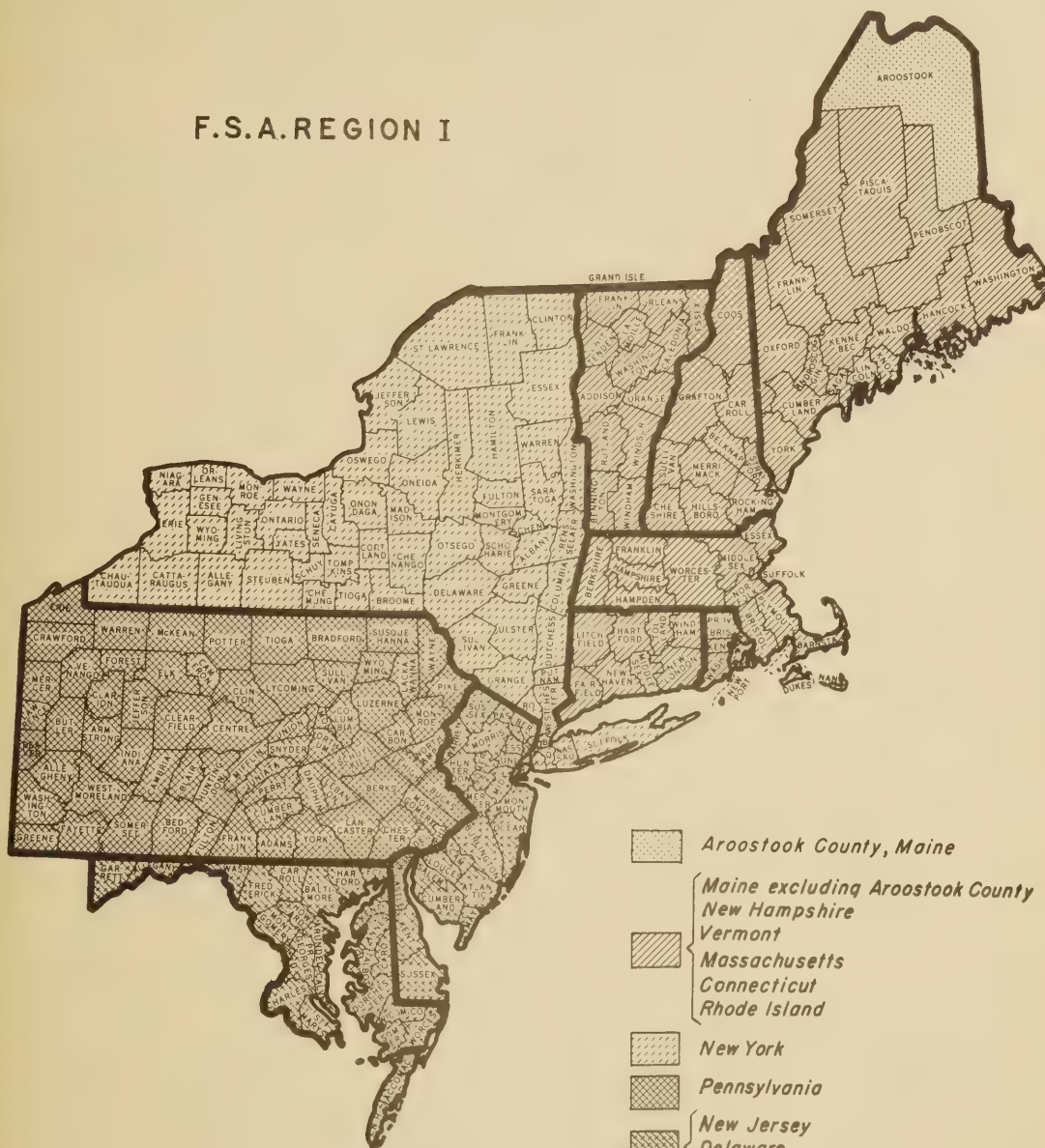
Important major purposes of loans as measured by percentage of borrowers
receiving loan for specified purpose: (1) Livestock and poultry, (2) Current farm operating expenses

Borrowers loaned money for family expenses: 9 percent

Borrowers receiving some grants sometime between March 1936 and February 1939:
22 percent



F.S.A. REGION I



- Aroostook County, Maine
- Maine excluding Aroostook County
- New Hampshire
- Vermont
- Massachusetts
- Connecticut
- Rhode Island
- New York
- Pennsylvania
- New Jersey
- Delaware
- Maryland



Tables 1, 2, and 3

One-third of the 1,751 borrowers in the sample lived in New England, exclusive of Aroostook County, Maine, where another one-eighth lived. About one-fourth lived in New York and more than one-sixth resided in Pennsylvania. Nearly one-ninth lived in the States of Delaware, Maryland, and New Jersey which are hereafter referred to as the S-M-NJ Area.

Almost three-fifths, 56 percent, of the borrowers entered the standard loan program during the first period covered by the study (March 1, 1936 to February 28, 1937); nearly one-fourth entered the program during the second period (March 1, 1937 to February 28, 1938); and one-fifth entered during the third period (March 1, 1938 to February 28, 1939).

Of the borrowers for whom some record of performance in farm and home activities after entry on the program was expected, a record was not available for 56 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 17 percent of the borrowers, to the second crop year after the first standard loan for 13 percent, and to the third crop year after the first standard loan for 14 percent.

The relation between the period of the first standard loan and the crop year after the first loan to which the last record of performance applies is shown by Table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 222 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From Table 3 and supplementary data it is known that of the 216 borrowers with last records for the second crop year after the first loan, 82 entered the program during the early part and 19 entered during the latter part of the first period and their performance covers the 1937 and 1938 crops, respectively, while 115 entered during the second period and have a record of performance which covers the 1938 crop. Of the 274 borrowers whose last records applied to the first crop year after the first standard loan, 102 entered during the early part and 16 entered during the latter part of the first period and have records covering the 1936 and 1937 crops, respectively; 57 entered during the early part and 17 during the latter part of the second period, and 82 during the third period. Performance of the second period groups cover the 1937 and 1938 crops, respectively, while all of the third period borrowers have records which necessarily pertain to the 1938 crop.

Thus of the 712 borrowers with a record of performance after entry on the standard loan program, the last record covers the 1938 crop for 453 or 64 percent, the 1937 crop for 155 or 22 percent, and the 1936 crop for 102 or 14 percent.



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 Study of FSA Standard Loan RR Borrowers

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 Region I

Table 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by Areas 1/

Borrower's Area of residence at time of first standard loan	Borrowers receiving first standard loan between			
	Total	3/1/35 - 3/1/37	3/1/37 - 2/28/39	2/28/39 - 2/28/41
	Number	Number	Number	Number
Arceostock 2/	213	141	67	5
New York	433	237	93	103
Pennsylvania	310	161	75	74
New England 3/	585	325	154	106
Connecticut	45	27	17	1
Maine, excluding Arceostock	182	108	37	37
Massachusetts	73	36	22	15
New Hampshire	111	52	26	33
Rhode Island	34	24	8	2
Vermont	140	78	42	20
D-1-NJ 4/	310	113	32	65
Delaware	15	8	4	3
Maryland	26	13	10	3
New Jersey	109	62	18	29
Total, all Areas	1,751	977	423	351

(continued)



Table (continued).--BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by Areas 1/

Borrower's Area of residence at time of first standard loan	Borrowers receiving first standard loan between			
	Total	3/1/36-	3/1/37-	3/1/38-
		2/2/37	2/23/38	2/26/38
		Percent	Percent	Percent
Aroostook 2/	100.0	66.2	31.5	2.3
New York	100.0	54.7	21.5	23.8
Pennsylvania	100.0	51.9	24.2	23.9
New England 3/	100.0	55.6	26.0	18.4
D-I-NJ 4/	100.0	53.8	27.2	19.0
Total, all Areas	100.0	55.8	24.0	20.2

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

2/ Aroostook County, Maine, was treated as a separate Area because of special interest in its problems.

3/ Due to the large number of States in Region I and the limited number of sample cases in each, Connecticut, Maine (excluding Aroostook County), Massachusetts, New Hampshire, Rhode Island, and Vermont were treated as one Area in the analysis and are referred to as the New England Area.

4/ For the reasons mentioned in footnote 3, Delaware, Maryland, and New Jersey were treated as one Area and are referred to as the D-I-NJ Area.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.



performance after entry on standard RR program, by Areas 1/

		Borrowers by number of crop years between first loan and last record					
		No record after first loan					
		On program: On program: less than : 1 crop					
		1 crop : year or					
		year 2/ year 2/ 1 year 2 years 3 years					
		Number	Number	Number	Number	Number	Number
		213	---	54	31	71	57
		433	32	230	65	32	74
Pennsylvania		310	23	200	42	23	22
New England		585	32	336	97	75	45
		210	33	99	39	15	24
		1751	120	919	274	216	222
		Percent	Percent	Percent	Percent	Percent	Percent
		100.0	XXX	25.4	14.6	33.2	26.8
		100.0	XXX	57.3	16.2	8.0	18.5
Pennsylvania		100.0	XXX	69.7	14.6	8.0	7.7
New England		100.0	XXX	60.8	17.5	13.6	8.1
		100.0	XXX	55.9	22.0	8.5	13.6
		100.0	XXX	56.4	16.8	13.2	15.6

1/ Number of crop years is determined by the date of the first loan and the date of the last loan. If the first loan was made out by the borrower and the county supervisor at the same time as the first standard RR loan and the date of the last farm and home plan was dated after entry on the standard RR program. For example, a borrower whose first loan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. If the same borrower's last plan was dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, the last record would have been 3 crop years after the first loan. If the last record after first loan expected because first standard loan was received after August 31, 1938.

2/ Includes all borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.



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Table 3.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard loan 1/ and by number of crop years 2/ between first standard loan and last available record of performance either entry on standard III program, by Areas

Borrower's Area or residence at time of first standard loan	No. : bor- : row- : ers	Total : loan	Crop years between first loan and last record				Crop years between first loan and last record				Crop years between first loan and last record			
			No. : No : record : after : first	Pct. : : : : : :	No. : : : : : :	Pct. : : : : : :	No. : No : record : after : first	Pct. : : : : : :	No. : : : : : :	Pct. : : : : : :	No. : No : record : after : first	Pct. : : : : : :	No. : : : : : :	Pct. : : : : : :
Arkansas	213	141:100.0	30.5	13.3	17.7	40.5	67:100.0	11.9	19.6	68.7	5	100.0	60.0	40.0
New York	433	237:100.0	51.0	11.0	6.8	31.2	93:100.0	62.4	20.4	17.2	71	100.0	71.8	28.2
Pennsylvania	310	161:100.0	72.6	7.5	6.2	13.7	75:100.0	69.4	13.3	17.3	51	100.0	60.8	39.2
New England	585	323:100.0	58.8	14.5	12.9	13.8	154:100.0	63.7	14.9	21.4	74	100.0	63.5	36.5
Delaware	210	113:100.0	56.7	15.0	7.1	21.2	34:100.0	50.0	26.1	21.9	32	100.0	59.4	40.6
Total, all Areas	1,751	977:100.0	94.9	12.1	10.3	22.7	621:100.0	51.1	17.6	27.3	233	100.0	64.8	35.2

1/ Period of first standard loan is the period during which first standard III loan was authorized.

2/ Number of crop years is determined by the interval between the date of the farm and home plan (1934) and the date of the last farm and home plan filled out after entry on the standard III program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having one last record 1 crop year after the first loan. If the same borrower's last plan were dated between September 1, 1937 and August 31, 1938, he would be considered as having the last record 2 crop years after the first loan and if the last plan were dated between September 1, 1938 and August 31, 1939, he would be considered as having 3 crop years after the first loan.

4. STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first standard loan:

Status of borrower on February 28, 1939	Total	Borrowers receiving first standard loan between			
		2/1/38 - 2/2/38	2/3/38 - 2/4/38	2/5/38 - 2/6/38	2/7/38 - 2/8/38
	Number	Percent	Percent	Percent	Percent
Active 1/	2,505	86.0	72.4	90.5	28.2
Paid up 2/	144	5.2	12.2	7.4	0.8
of first loan	40	2.3	2.8	2.7	0.8
after period					
of first loan	104	5.9	8.5	5.0	—
Inactive 3/	102	5.8	9.5	1.9	0.3
Total	XXX	100.0	100.0	100.0	100.0
Number reported	977		977	425	353

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equaled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

A comparable table is also available for each area in the Region.

Eighty-six percent of the borrowers were still active at the close of the period of study (February 28, 1939); 8 percent were paid up and the balance of 6 percent were inactive. The majority of the paid-up and inactive borrowers had entered the program during the first period. Two percent of all borrowers paid up during the same period the first loan was received and did not come back for another loan.

Nine of the 144 paid-up borrowers but 34 of the 102 inactive borrowers are liquidated by a public sale.



Table 1. Number and percentage of borrowers classified by status on February 28, 1939, by Areas

Status of borrower on February 28, 1939	Borrower's Area of residence at time of first liquidation						
	Total borrowers	Area					
		Arcoa.	York	Penn.	Eng.	D-M-NJ	
	(Number)	(Percent)	(Number)	(Percent)	(Number)	(Percent)	(Percent)
Active 1/	1505	86.0	85.0	84.8	88.8	86.6	83.3
Paid up 2/	144	8.2	9.4	6.7	8.0	9.6	6.7
During period of first loan	40	2.3	6.1	1.4	1.9	1.9	1.9
After period of first loan	104	5.9	3.3	5.3	6.1	7.7	4.8
Inactive 3/	102	5.8	5.6	8.5	3.2	3.8	10.0
Total	1751	100.0	100.0	100.0	100.0	100.0	100.0
Number reported by	1751		211	100	310	385	512

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equaled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

The New England Area and Ardenstock County, Maine, had the largest percentage of paid-up borrowers; New York and the D-M-NJ Area had the least. Ten percent of the borrowers in the D-M-NJ Area were classified as inactive by February 1939 as compared with 8 percent in New York, 6 percent in Ardenstock County, and between 3 and 4 percent in the other areas.

The 9 paid-up borrowers liquidated by public sale were distributed as follows: New York, 5; Pennsylvania, 2; New England, 1; D-M-NJ, 1. Of the 34 inactive borrowers so liquidated, 1 was in Ardenstock County, 12 were in New York, 2 in Pennsylvania, 8 in New England, and 9 were in the D-M-NJ Area.





Table 7A--AGE AND SEX DISTRIBUTION IN HOUSEHOLDS OF BORROWERS AT TIME OF FIRST STANDARD RR LOAN, BY AGE AND SEX, BY AREAS

Age at time of first standard loan	Total			Percentage of household of borrowers of area			Percentage of household of borrowers of area		
	persons			of household at time of first standard loan			of household at time of first standard loan		
	1/			1/			1/		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	10.5	5.4	5.1	11.7	5.3	5.9	10.1	5.6	4.5
5 to 9	13.0	6.9	6.1	12.6	6.4	6.2	13.1	7.4	5.7
10 to 14	14.9	7.7	7.2	13.9	7.5	6.4	15.5	7.9	7.6
15	2.9	1.5	1.4	2.4	1.1	1.3	3.2	1.6	1.6
Total, under 16	41.3	21.5	19.8	40.6	20.3	19.3	41.9	22.5	19.4
16 to 24	16.3	9.4	6.9	20.5	12.2	8.3	15.7	8.6	7.1
25 to 34	10.5	5.2	5.3	10.7	5.7	5.0	9.7	4.6	5.1
35 to 44	13.2	6.6	6.6	10.2	5.2	5.0	15.3	7.7	7.6
45 to 54	10.4	5.9	4.5	10.0	5.0	5.0	10.4	6.0	4.4
55 to 64	5.3	3.1	2.2	4.9	2.9	2.0	4.4	2.5	1.9
65 and over	3.0	1.9	1.1	3.1	1.7	1.4	2.6	1.6	1.0
Total	100.0	52.6	46.4	100.0	53.5	46.5	100.0	53.5	46.5
Number of persons :	2/			:			:		
reporting age 2/ :	8,193			:			:		
				1,116			2,018		

- 1/ Total includes all persons for whom age was known, regardless of whether sex was known.
- 2/ Exclusive of 168 persons whose age was unknown.
- 3/ Based upon 1,742 borrowers reporting age data for household members, out of the 1,771 borrowers in the study.

Pennsylvania had the largest percentage of persons under 16 in households of borrowers while Armstrong County had the largest proportion of youths aged 16 to 24; the D-4-N2 Area had the smallest proportions in both of these groups. Differences among Areas were not marked for males aged 16 to 64. In each Area, as in each period, the men outnumbered the women.

(continued)



Table 7D.-AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard R¹ loan, by age and sex, by Area²

Age at time of first standard loan	Persons in households of borrowers by area of residence at time of first standard loan								
	Pennsylvania			New England			D-M-W		
	1/			1/			1/		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	11.5	5.7	5.8	10.3	5.6	4.7	9.1	3.9	5.2
5 to 9	13.8	7.0	6.8	12.9	6.9	6.0	11.9	5.9	6.0
10 to 14	14.8	8.2	6.6	15.3	7.8	7.5	13.9	6.7	7.2
15	2.9	1.8	1.1	2.5	1.4	1.1	3.8	1.2	2.6
Total, under 16	43.0	22.7	20.3	41.0	21.7	19.3	38.7	17.7	21.0
16 to 24	16.2	9.2	7.0	15.7	9.5	6.2	14.4	7.5	6.9
25 to 34	12.1	6.0	6.1	10.3	5.2	5.1	10.5	5.0	5.5
35 to 44	11.2	6.1	5.1	13.4	6.3	7.1	14.8	7.3	7.5
45 to 54	9.9	5.0	4.9	10.4	6.4	4.0	11.6	6.7	4.9
55 to 64	5.2	3.1	2.1	5.7	3.4	2.3	7.1	4.4	2.7
65 and over	2.4	1.6	0.8	3.5	2.3	1.2	2.9	1.9	1.0
Total	100.0	53.7	46.3	100.0	54.8	45.2	100.0	50.5	49.5
Number of persons	:			:			:		
reporting age 2/	:	1,542		:	2,597		:	920	

1/ Total includes all persons for whom age was known, regardless of whether sex was known.

2/ Exclusive of 168 persons whose age was unknown.

3/ Based upon 1,742 borrowers reporting age data for household members, out of the 1,751 borrowers in the study.

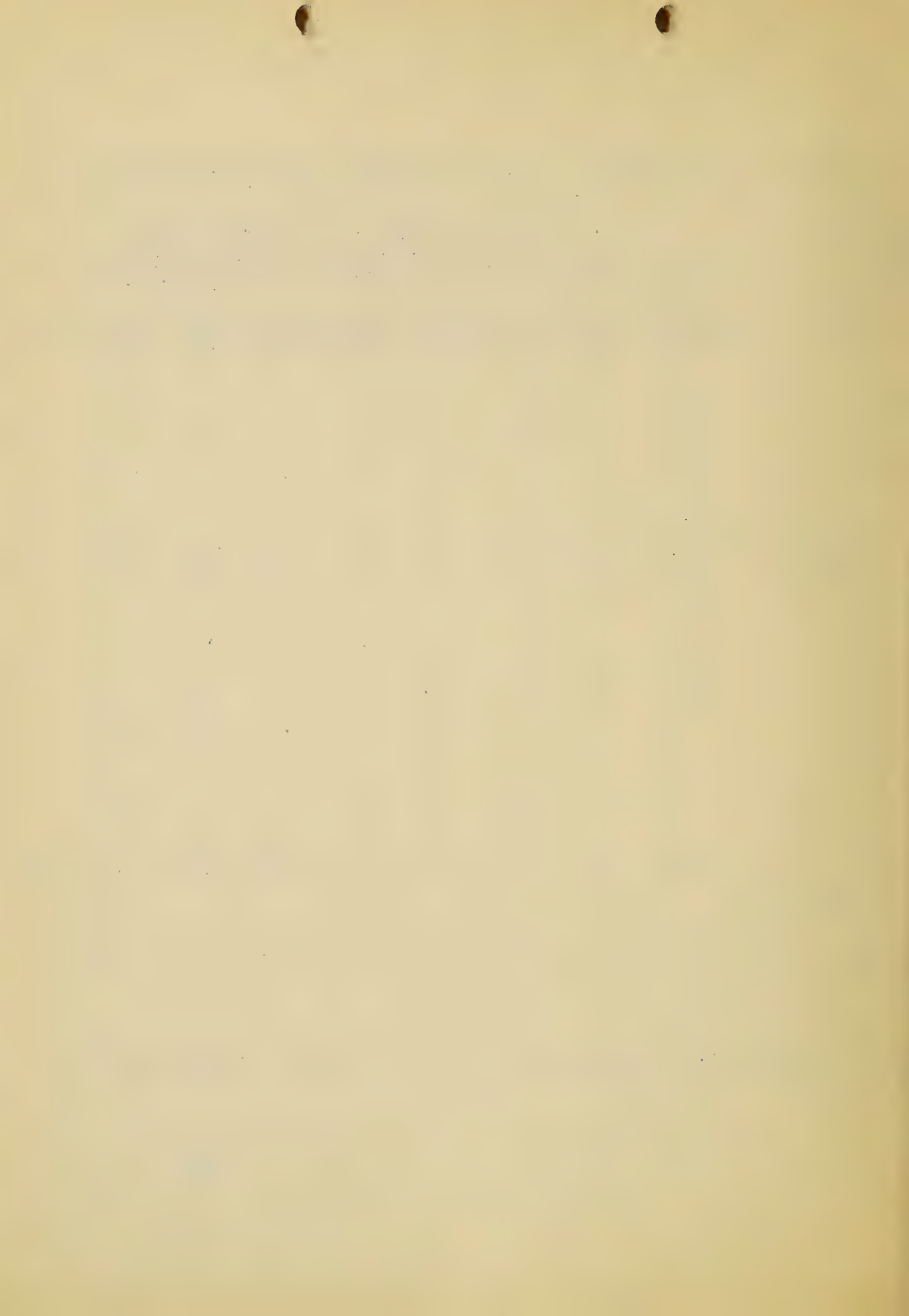


Table 8 - SIZE OF HOUSEHOLD : Median and percentage of borrowers classified by number of persons in household at time of first standard loan to, by period of first standard loan

Number of persons in household at time of first standard loan	Total		Borrowers receiving first standard loan between		
	Number	Percent	1/1/36-2/28/37	2/28/37-2/1/38	2/1/38-2/28/39
1	67	3.4	4.6	3.8	1.7
2	222	12.7	11.7	12.6	12.3
3	365	17.7	15.7	19.0	20.4
4	377	15.3	10.0	14.0	17.6
5	197	11.2	11.4	12.1	9.9
6	139	8.3	8.9	8.3	7.7
7	90	5.1	4.6	6.2	5.4
8	64	3.7	4.0	4.0	2.3
9	40	2.3	2.7	1.0	2.8
10 and over	36	2.1	2.1	3.1	0.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,748		975	423	350
Number not reporting					
Median number of persons in household	4.9		5.0	4.8	4.6

Note: A comparable table is also available for each area in the Region.

The median size of household was 4.9 persons. The median decreased from 5.0 persons for first period to 4.8 persons for third period borrowers. Families of 3, 4, and 5 persons made up 36 percent of the total, while those of 1 or 2 persons were 15 percent and those of 6 or more persons were 23 percent of the total.

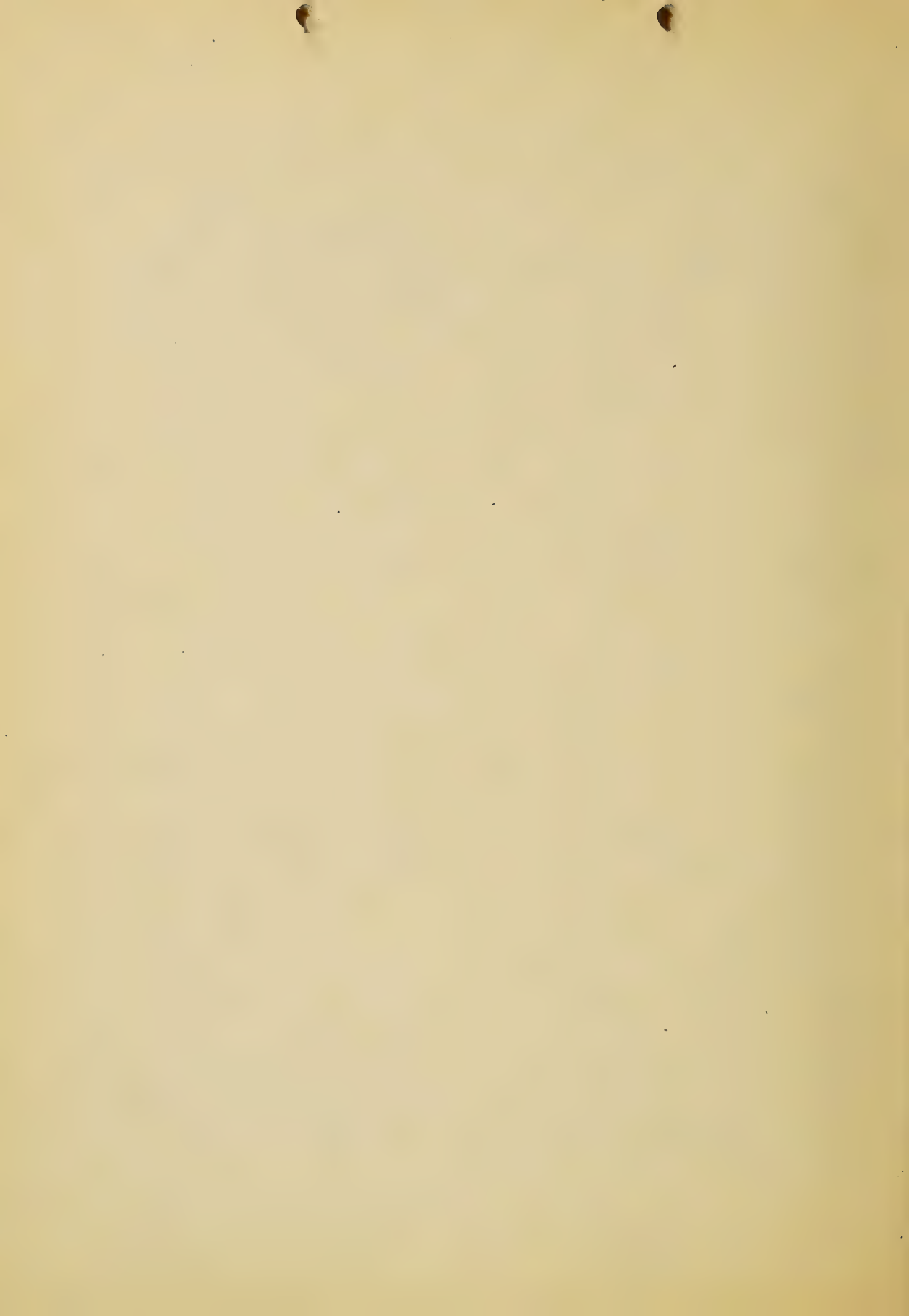


Table 9.-SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by Areas

Number of persons in household at time of first standard loan	Total		Borrower's Area of residence at time of first standard loan					
	Total		Area					
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
1	67	3.8	3.3	3.0	1.9	5.0	3.8	
2	212	12.7	8.9	11.0	11.3	14.1	17.1	
3	305	17.5	17.7	17.9	15.2	17.3	20.0	
4	311	17.2	11.3	17.4	18.7	18.7	16.2	
5	277	15.8	15.0	16.3	15.5	15.4	14.8	
6	107	6.1	16.0	9.7	12.6	9.8	11.9	
7	119	8.5	8.5	10.1	10.0	6.5	8.6	
8	10	5.1	6.6	5.7	5.5	4.8	3.8	
9	64	3.7	6.6	3.4	2.9	4.1	1.4	
10	40	2.3	2.3	2.3	3.5	2.1	—	
11 and over	16	2.1	3.8	0.9	1.9	2.2	2.4	
Total	1743	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	1743		213	432	310	283	210	
Number not reporting	3		—	1	—	2	—	
Median number of persons in household		4.9	5.6	4.8	5.2	4.7	4.6	

Aroostook County had the largest households with a median size of 5.6 persons, while the D-M-NJ area had the smallest with a median of 4.6 persons.



Table 13. FAMILY COMPOSITION of all borrowers classified by family composition at time of first standard RR loan

Family composition at time of first standard loan	Total Borrowers	
	Number	Percent
Normal families	1,489	86.6
Husband - wife; 2 persons	182	10.6
Husband - wife, 1 child under 16; 3 persons	143	8.3
Husband - wife, 2 children under 16; 4 persons	145	8.4
Husband - wife, 3 or more children under 16; 5 or more persons	305	17.6
Husband - wife, 1 or more persons 16 or older; 3 or more persons	204	11.9
Husband - wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	151	8.8
Husband - wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	361	21.0
Broken families <u>1/</u>	140	8.1
Nonfamily types <u>2/</u>	92	5.3
Total reporting	1,721	100.0
Number not reporting	30	

1/ Male or female without spouse but with 1 or more children.

2/ Single head only or single head and another person or persons of same sex.

Normal families, those with husband and wife, were characteristic of these standard loan borrowers, as all but 13 percent were of this type. About two-thirds, 64 percent, of the families were normal families with 1 or more children under 16. Forty-two percent of the families had 1 or more persons aged 16 or older in addition to the husband and wife. Thirty percent contained a husband and wife, children under 16, and also persons usually children - aged 16 or older. About one-tenth of the families consisted of only husband and wife.



Table 31.-AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by Areas

Age of household head	Borrower's Area of residence at time of first standard loan						
	Total borrowers	Areas	New York	Penn.	Eng.	D-M-WJ	
Under 20	54	3.1	3.8	2.3	4.6	3.6	1.0
20 to 24	313	18.2	18.5	16.9	24.8	17.1	14.4
25 to 29	518	30.3	23.7	26.6	28.6	28.1	31.5
30 to 34	490	28.5	28.4	29.7	24.4	29.0	30.6
35 to 39	244	14.2	17.5	10.8	13.7	14.6	17.7
40 and over	98	5.7	8.1	3.7	3.9	7.6	4.8
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0
Not reporting	34	2	6	3	22	1	
Median age of household head		44.5	46.4	43.4	42.2	45.5	46.0

The median age of borrowers was over 44 years. Three percent were under 20 and 20 percent were aged 55 and over. Pennsylvania had the largest percentage of borrowers aged 25 to 29, 30 to 34, and 35 and over. Maryland borrowers were the youngest. New England borrowers were the youngest.

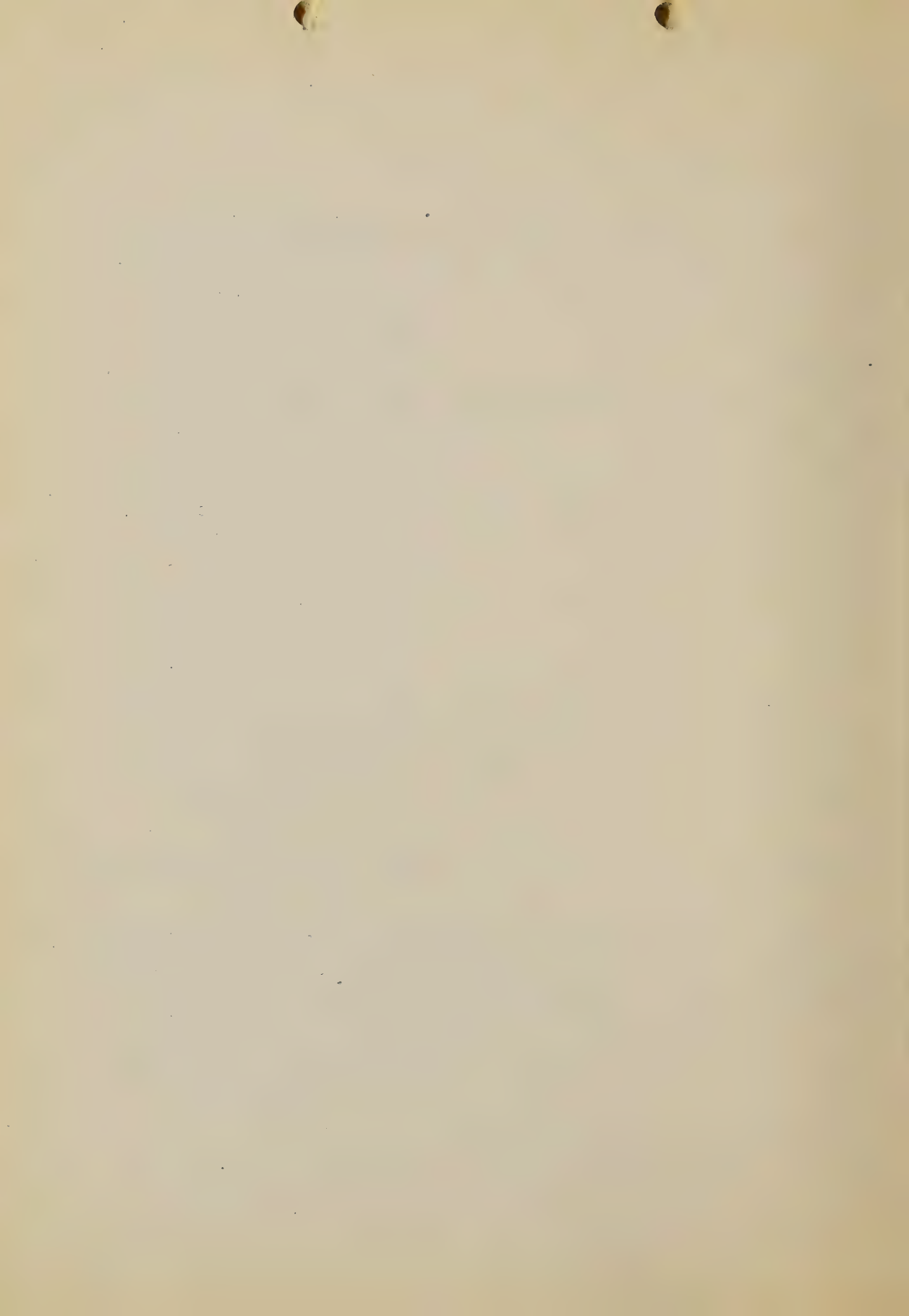


Table 12.-EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by Areas

Highest grade finished	Total borrowers		Borrower's Area of residence at time of first standard loan					
			New York		Maine		Eng. D-M-NJ	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	
None	31	2.3	12.7	0.9	0.4	1.2	0.5	
1 to 3	37	2.8	7.5	1.2	1.8	0.9	6.4	
4 to 5	87	6.6	11.6	4.4	7.6	3.2	10.6	
6	82	6.2	8.1	7.3	5.4	4.7	6.4	
7	95	7.2	6.9	6.1	6.1	5.6	13.8	
8	562	42.3	23.6	50.2	56.0	36.9	35.2	
9	107	8.1	6.9	6.4	6.8	14.0	3.2	
10	63	4.8	3.5	4.7	3.6	6.4	4.8	
11	26	2.0	1.2	3.2	1.1	2.6	0.5	
12	135	10.2	11.6	10.4	6.5	13.7	7.4	
13 or more	100	7.5	6.4	5.2	4.7	10.8	11.2	
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	1325		173	344	278	342	188	
Number not reporting	426		40	89	32	243	22	
Median grade finished by household head		8.6	8.1	8.6	8.5	8.9	8.3	

One-fourth of the household heads did not complete the eighth grade; 42 percent stopped at the end of the eighth grade or stopped before completing the ninth grade; 18 percent completed at least the twelfth grade. Eight percent were reported as completing 1 or more years beyond the twelfth grade. The median grade finished was 8.6. The New England borrowers had the most schooling; less than one-sixth of them did not reach the eighth grade as compared with about one-fifth in New York and Pennsylvania, three-eighths in the D-M-NJ area and about one-half in Aroostook County. New England had more than twice as large a proportion of borrowers who had completed 12 or more grades as did Pennsylvania; these represent the two extremes with respect to such advanced schooling. Aroostook County with a median of 8.1 grades had the lowest median and New England with 8.9 grades, the highest.

The education was not reported for almost one-fourth of all household heads; the data were most incomplete for New England.



Table 13.-EDUCATION AND AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RR loan

Grade finished	Age of Head						
	Total : borrowers:	16 to : 24 :	25 to : 34 :	35 to : 44 :	45 to : 54 :	55 to : 64 :	65 and : over : Unknown
	Number	Number	Number	Number	Number	Number	Number
	37	1	3	9	10	8	6
	87	---	5	26	33	13	5
	82	1	9	52	17	17	5
	96	2	20	41	23	3	1
	562	16	110	173	153	75	29
	107	3	28	30	31	13	2
	26	4	12	3	3	4	---
	135	13	35	40	26	16	7
or more	100	1	23	31	26	12	6
own	426	6	52	103	130	72	31
total	1751	54	313	518	490	244	98
finished by	8.6	10.0	8.9	8.5	8.5	8.5	8.4
household head							

Median not computed on a base of fewer than 50 cases.

Note: A comparable table is also available for each Area in the Region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads, but from age 35 and older there is little difference, on the average, by 10-year periods.



Table 14. NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard NR loan by period of first standard loan

Number of male youths aged 16 to 24	Borrowers residing		at time of first standard loan		between	
	Total		3/1/30-3/31/31		3/1/31-3/31/32	
	Borrowers		3/22/32-3/31/33		3/2/33-3/31/34	
	Number	Percent	Number	Percent	Number	Percent
None	1,195	70.1	597	56.4	747	71.7
1	500	29.1	207	22.2	211	20.1
2	117	6.9	100	9.4	100	9.6
3 or more	36	1.9	22	1.7	21	2.1
Total	1,708	100.0	1,046	100.0	1,039	100.0
Number reporting	1,708		249	405	35	
Number not reporting	4		28	16	3	

Note: A comparative table is also available for each Area in the Region.
(54-3)

Table 15. NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard NR loan by Areas

Number of male youths aged 16 to 24	Borrower's Area of residence		at time of first standard loan		between	
	Total		Mar.		Apr.	
	Borrowers		Mass.		Penn.	
	Number	Percent	Number	Percent	Number	Percent
None	1,195	70.1	597	56.4	747	71.7
1	500	29.1	207	22.2	211	20.1
2	117	6.9	100	9.4	100	9.6
3 or more	36	1.9	22	1.6	21	2.1
Total	1,708	100.0	1,046	100.0	1,039	100.0
Number reporting	1,708		249	405	35	
Number not reporting	4		28	16	3	

(54-4)

Thirty percent of the households had 1 or more male youths over than the household head aged 16 to 24.
The District had the fewest households with



Table 16.- YEARS ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RR loan

Years on farm :		Total borrowers	
to be operated :		Number	Percent
Less than 1	:	253	17.9
1 but less than 2	:	153	10.8
2 or more	:	1007	71.3
Total, reporting	:	1413	100.0
Number not reporting	:	338	

Twenty-nine percent of the borrowers had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; 18 percent had been on the farm less than 1 year. Part of this inequality is due to the fact that 7 percent of the borrowers were attending in an agricultural school during the year prior to the year before the first loan. They were farm laborers or nonfarm. Information concerning years on farm was not known for 19 percent of the borrowers in the study.

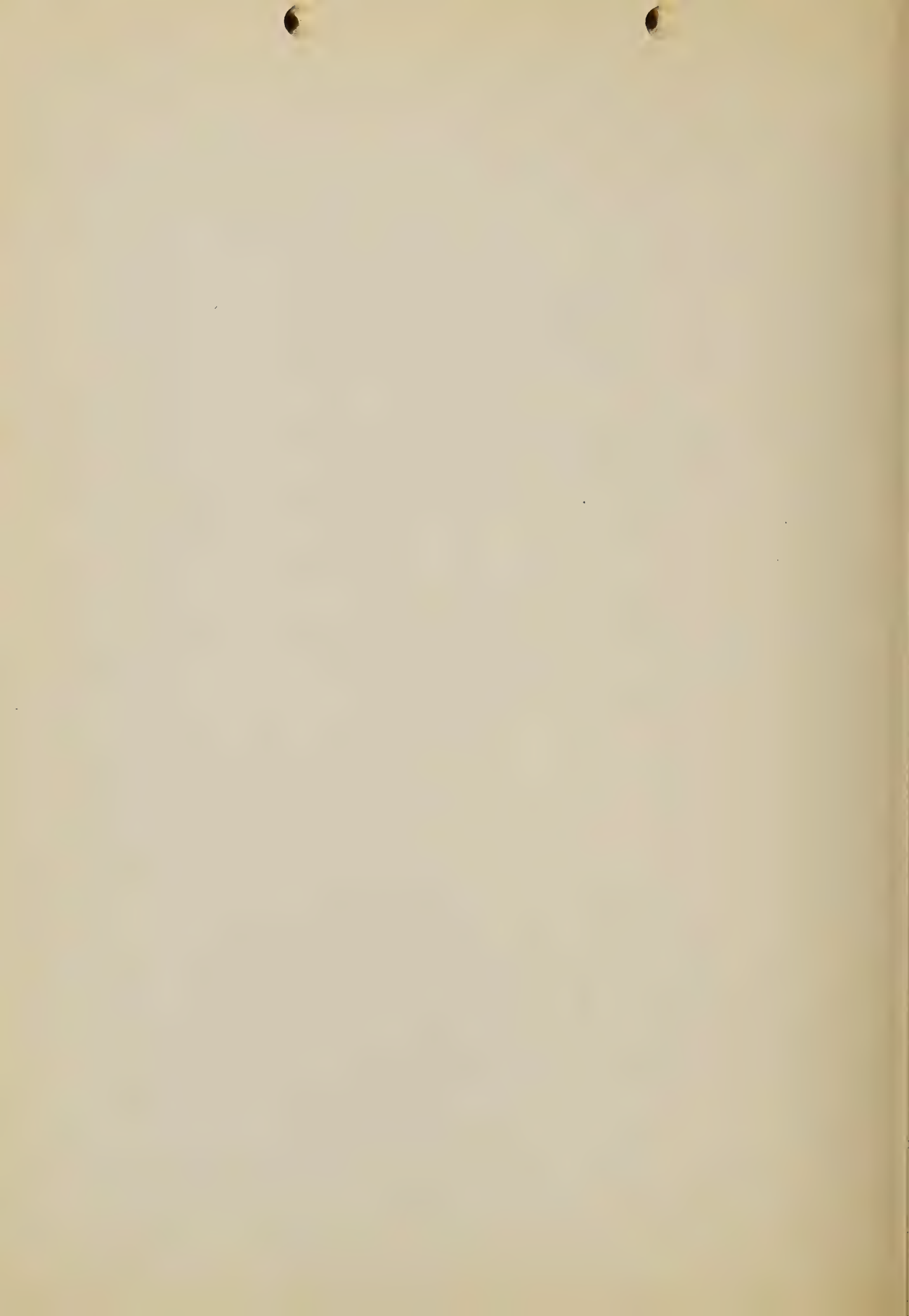


Table 17.-TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan ^{1/}

Number of times	Borrowers receiving first standard loan between		
	2/26/37	2/28/38	2/28/39
	Percent	Percent	Percent
	83.0	87.8	97.4
	14.8	10.7	2.6
	1.9		
	0.3		
4 or more	0.2	---	---
Total	100.0	100.0	100.0
Number reporting	927	413	351
Number not reporting	50	8	2

^{1/} Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each Area in the Region.

About one-sixth of the first period borrowers changed farms 1 or more times after entry on the program and before February 28, 1939; most frequently there was just 1 change. Twelve percent of the second and 3 percent of the third period borrowers had changed farms.

Table 18.--TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between			
			3/1/36-	3/1/37-	3/1/38-	
	Number	Percent	Percent	Percent	Percent	
Full owner	996	57.3	58.8	63.2	75.9	
Part owner 2/	118	6.8	5.6	6.9	10.0	
Tenant	479	27.5	28.0	22.0	32.9	
Cropper	17	1.0	0.9	1.7	0.3	
Hired or unpaid farm laborer	82	4.7	4.0	3.6	8.0	
Nonfarm	47	2.7	2.7	2.6	2.9	
Total	1,739	100.0	100.0	100.0	100.0	
Number reporting	1,739		971	418	350	
Number not reporting	12		6	3	3	

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each Area in the Region; a table showing the type and length of lease is available for 118 borrowers reporting lease data out of the 614 borrowers who rented land.

Almost two-thirds, 64 percent, of the borrowers owned all or part of the farm operated during the year before entry on RR. About 28 percent were tenants, 1 percent were croppers, 5 percent were farm laborers, and 3 percent were not in agriculture during the major part of the crop year. The percentage of borrowers accepted who were owners decreased from 70 percent in the second period, the high point, to a low of 56 percent in the third period. The percentage of borrowers accepted each period who had been tenants varied from 22 to 33 percent. The percentage of borrowers who had been "nonfarm" was relatively constant, while the percentage who had been farm laborers increased from 4 percent in the first and second periods to 8 percent in the third period.



Table 19-4-1-1 STATUS OF BORROWERS BY TENURE STATUS AND AREA OF RESIDENCE
classified by tenure status during year before first standard
loan, by Areas 1/

Tenure status : year before : first standard loan :	Total		Borrowers' Area of residence : at time of first standard loan				
	Borrowers		Arrested				
	Number	Percent	Percent	Percent	Percent	Percent	Percent
Full owner	996	57.3	74.7	52.8	43.4	63.2	53.2
Part owner 2/	118	6.8	3.3	7.9	7.8	7.4	4.8
Tenant	479	27.5	16.7	30.0	36.9	22.2	34.1
Cropper	17	1.0	—	0.9	1.9	—	3.2
Hired or unpaid farm laborer	82	4.7	4.3	4.7	6.1	5.0	2.4
Nonfarm	47	2.7	1.0	3.7	3.9	2.2	1.9
Total	N/A	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,739		210	430	309	581	209
Number not reporting	12		3	3	1	4	1

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 117 borrowers reporting lease data out of the 614 borrowers who rented land.

Owners were most frequent in Armstrong County, where 22 percent of the borrowers owned all or part of the farm operated during the year before the first standard loan as compared to 11 percent in Pennsylvania where they found the least frequently. Tenants were most numerous, 37 percent, in Pennsylvania where the percentage was more than twice as large as in Armstrong County. Pennsylvania had a larger proportion of farm laborers than did the other areas. "Nonfarm" borrowers varied from 1 percent in Armstrong County to 4 percent in both New York and Pennsylvania.



Table 20.-TENURE STATUS LAST RR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status : during last year: of record : after entry on RR:	Total		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	Percent
Full owner	391	60.4	52.1	70.2	63.0	
Part owner 2/	56	8.7	8.4	6.8	11.0	
Tenant	198	30.7	39.1	23.0	26.0	
Cropper	1	0.2	0.4	---	---	
Total	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting	646		274	191	161	
Number not reporting 3/	66		---	25	41	

1/ Tenure status is that held during major part of last crop year of record.

2/ A part owner rents part and owns part of the farm operated.

3/ May include an occasional borrower with other than farm-operator status but exclusive of 1,039 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 68 borrowers reporting lease data out of the 255 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

More than two-thirds, 69 percent, of the borrowers were full or part owners during the last crop year for which a record was available after entry on the RR program; 31 percent were tenants. The percentage of owners was largest for the borrowers who had been on the program 2 years and smallest for those on the program 1 year.



Table 21.-TENURE STATUS YEAR BEFORE FIRST STANDARD LOAN AND LAST YEAR OF RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

Tenure status year before first standard loan	Borrowers by tenure status during last year of record after entry on RR					
	Total : borrowers	Full : owner	Part : owner 2/	Tenant : Tenant	Cropper : Cropper	Un- known 3/
	Number	Number	Number	Number	Number	Number
Full owner	415	347	17	14	---	37
Part owner 2/	54	7	36	2	---	9
Tenant	199	22	3	156	1	17
Cropper	4	---	---	4	---	---
Hired or unpaid farm laborer	23	7	---	14	---	2
Nonfarm	16	8	---	7	---	1
Unknown	1	---	---	1	---	---
Total 4/	712	391	56	198	1	66

1/ Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.

4/ Exclusive of 1,039 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

The shifts in status were not marked for owners and tenants. Sixteen of the 469 owners and part owners were known to have dropped to a tenant status while 25 of the 199 who had been tenants reported a change to an owner status.



Table 22.-TENURE STATUS YEAR BEFORE AND NUMBER OF MALE YOUTHS IN HOUSEHOLD.
Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan 1/

Tenure status year before first standard loan	Number of male youths aged 16 to 24					
	Total				3 or	
	borrowers:	0	1	2	more	Unknown
	Number	Number	Number	Number	Number	Number
Full owner	996	668	218	63	21	26
Part owner 2/	118	66	33	14	1	4
Tenant	479	354	92	34	9	10
Cropper	17	12	5	---	---	---
Hired or unpaid farm laborer	32	71	4	4	1	2
Nonfarm	47	37	6	2	---	2
Unknown	12	7	2	---	---	3
Total	1,751	1,195	360	117	32	47

1/ Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for (a) each Area in the Region, (b) for each of the 3 periods of first standard loan, and (c) for each Area by each of the 3 periods of first standard loan.

A larger proportion of owners than of any other group had male youths in their households.

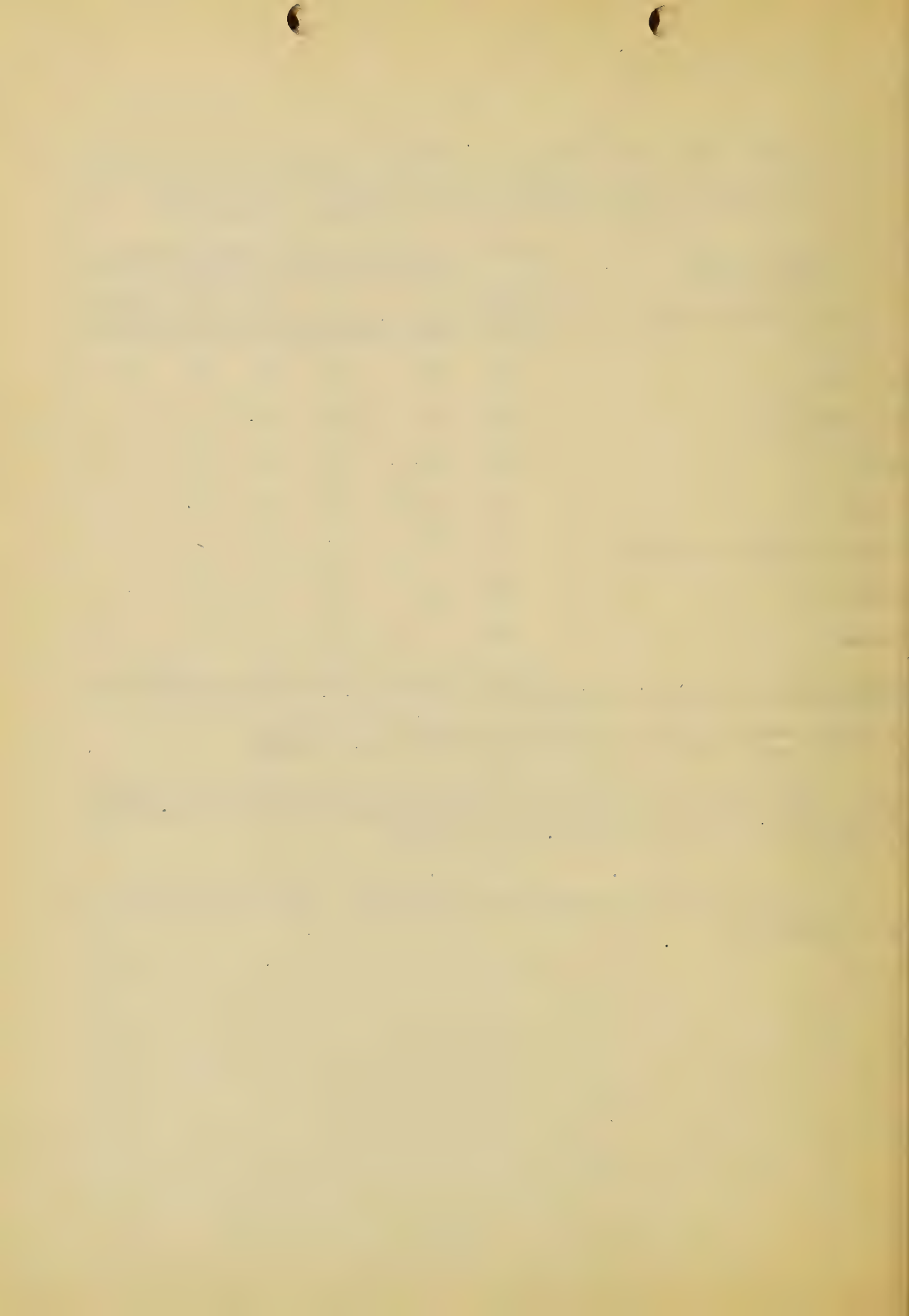


Table 23.-SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan			Borrowers receiving		
			first standard loan between		
	Total borrowers		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 20	160	10.1	11.7	6.9	9.1
20 to 49	172	10.8	12.1	8.7	9.7
50 to 99	426	26.8	25.8	25.0	32.1
100 to 174	535	33.7	33.0	35.8	32.7
175 to 250	203	12.8	11.7	16.7	11.0
250 to 499	85	5.3	5.0	6.9	4.2
500 to 999	7	0.4	0.6	—	0.7
1,000 and over	1	0.1	0.1	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,589		900	389	300
Number not reporting	77		39	15	23
Median acres in farm	105		101	120	98

1/ Exclusive of 85 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each Area in the Region.

The median size of farm during the year before the first loan for borrowers operating farms was 105 acres, but varied by periods, being 101 acres for the first period, 120 acres for the second, and 98 acres for the third period borrowers. More than one-fifth of all farms were under 50 acres, more than one-fourth, 27 percent, were 50 to 99 acres, one-third were 100 to 174 acres, and about one-sixth were 175 acres and over in size.



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Table 24.-SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by Areas 1/

Acres in farm year before first standard loan	Total		Borrower's Area of residence at time of first standard loan					
	Total		New		New		New	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 20	160	10.1	2.0	7.6	6.2	13.8	19.2	
20 to 49	172	10.8	5.0	8.3	13.0	12.5	14.1	
50 to 99	426	26.8	27.9	26.6	33.0	23.8	26.0	
100 to 174	587	33.7	45.2	36.6	36.5	26.6	31.1	
175 to 259	293	12.8	12.4	15.4	8.7	15.1	6.8	
260 to 499	85	5.3	7.0	5.5	2.2	7.1	2.8	
500 to 999	7	0.4	0.5	—	—	2.1	—	
1,000 and over	1	0.1	—	—	0.4	—	—	
Total	713	100.0	100.6	76.2	100.0	100.0	100.0	
Under reporting	143		2.1	2.1	2.6	5.1	2.7	
Under not reporting	32		—	—	1.1	1.6	3.6	
Report acres in farm	108		125	115	97	100	83	

1/ Excludes of 85 borrowers reporting no farm during crop year before first standard loan.

Means of Ancon County borrowers before and after the 1930 census were larger than those of the D-M-J Area borrowers. The medians were 125, 115, 100, 75, and 52 for Ancon County, New York, New England, Pennsylvania, and the D-M-J Area respectively. The 100-acre median of the D-M-J Area borrowers had been 100 acres under 30 years in the 1920s with only 7 percent of Ancon County borrowers.



Table 25.—SIZE OF FARM LAST YEAR OF RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
	Number	Percent	1 year	2 years	3 years
			Percent	Percent	Percent
Less than 20 1/	43	6.7	7.7	8.3	3.4
20 to 49	57	8.9	8.4	9.8	8.6
50 to 99	175	27.3	25.7	27.0	23.7
100 to 174	238	37.3	39.8	34.4	36.5
175 to 259	84	13.1	11.1	14.7	14.3
260 to 499	36	5.6	5.4	8.3	2.9
500 to 999	4	0.6	1.5	---	---
1,000 and over	3	0.5	0.4	0.5	0.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	640		261	204	175
Number not reporting 2/	72		13	12	47
Median acres in farm	114		116	117	109

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 1,039 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 114 acres. The median was 116 acres for borrowers on the program 1 year, 117 acres for those on 2 years, and 109 acres for those on the program 3 years. Nearly one-sixth, 16 percent, of all farms were under 50 acres; more than one-fourth, 27 percent, were 50 to 99 acres, 37 percent were 100 to 174 acres, and 20 percent were 175 acres and over in size.



1. Exclusive of 1,039 borrowers with no record after entry on RR program.



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Table 27.- ACRES IN CROPS YEAR BEFORE RR: Number and percentage of borrowers classified by acres in crops during year before first standard RR loan

Acres in crops during year before first standard loan	:	Total borrowers
Less than 10	:	162 : 11.1
10 to 19	:	156 : 10.7
20 to 29	:	201 : 13.7
30 to 59	:	541 : 37.0
60 to 99	:	300 : 20.5
100 to 149	:	78 : 5.3
150 to 199	:	16 : 1.1
200 to 399	:	9 : 0.6
400 to 599	:	---
600 and over	:	---
Total	:	1,411 : 100.0
Number not reporting	:	91
Median acres in crops	:	41.8

1/ Exclusive of 197 borrowers reporting no land in crops during crop year before first standard RR loan.

The median number of acres in crops during the year before the first loan was 42. More than one-third, 35 percent, of the borrowers had less than 30 acres, 37 percent had 30 to 59 acres, 20 percent 60 to 99 acres, and about 1 in 14, 7 percent, had 100 acres or more in crops.



Table 23.-ACRES IN CROPS LAST YEAR SECOND: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
less than 10 1/	57	8.9	11.6	9.4	4.5	
10 to 19	49	7.7	2.3	6.4	6.7	
20 to 29	78	12.2	8.1	12.4	18.0	
30 to 59	258	40.5	42.6	38.7	34.3	
60 to 99	147	22.6	15.6	25.7	24.7	
100 to 149	41	6.4	7.8	6.4	4.5	
150 to 199	9	1.4	1.6	1.0	1.7	
200 to 399	2	0.3	0.4	---	0.6	
400 and over	---	---	---	---	---	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	658		253	202	178	
Number not reporting 2/	74		16	14		
Median acres in crops	46		45	47	46	

1/ May include an occasional borrower reporting no land in crops.

2/ Exclusive of 1,039 borrowers with no record after entry on RR program

The median number of acres in crops after entry on RR was 46. Borrowers on the program 2 years at the time of their last record had the largest median, 47 acres. Twenty-nine percent of all the borrowers had less than 30 acres in crops, 40 percent had from 30 to 59 acres, 3 percent had from 60 to 99 acres, and 2 percent had 100 acres or more.



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Table 20. BORROWERS ON THE YEAR BEFORE FIRST BORROWING AND LAST BORROWING. Number of borrowers classified by years in
year before first standard loan and during last year of record after entry on

during year :	before first :	Less than :										entry on RR	
		1 :	2 :	3 :	4 :	5 :	6 :	7 :	8 :	9 :	10 :	100 :	600 :
0 1/	558	8	3	16	92	282	106	34	6	5			
Less than 10	61	---	5	11	18	24	3	---	---	---			
10 to 19	225	---	1	40	89	80	13	2	---	---			
20 to 29	559	1	---	22	133	191	18	2	---	---			
30 to 39	821	2	---	11	73	572	132	32	4	---			
40 to 49	510	3	---	1	9	114	187	47	7	---			
50 to 59	---	---	---	---	---	---	---	---	---	---			
60 to 69	---	---	---	---	---	---	---	---	---	---			
70 to 79	---	---	---	---	---	---	---	---	---	---			
80 to 89	---	---	---	---	---	---	---	---	---	---			
90 to 99	---	---	---	---	---	---	---	---	---	---			
100 to 109	---	---	---	---	---	---	---	---	---	---			
110 to 119	---	---	---	---	---	---	---	---	---	---			
120 to 129	---	---	---	---	---	---	---	---	---	---			
130 to 139	---	---	---	---	---	---	---	---	---	---			
140 to 149	---	---	---	---	---	---	---	---	---	---			
150 to 159	---	---	---	---	---	---	---	---	---	---			
160 to 169	---	---	---	---	---	---	---	---	---	---			
170 to 179	---	---	---	---	---	---	---	---	---	---			
180 to 189	---	---	---	---	---	---	---	---	---	---			
190 to 199	---	---	---	---	---	---	---	---	---	---			
200 to 209	---	---	---	---	---	---	---	---	---	---			
210 to 219	---	---	---	---	---	---	---	---	---	---			
220 to 229	---	---	---	---	---	---	---	---	---	---			
230 to 239	---	---	---	---	---	---	---	---	---	---			
240 to 249	---	---	---	---	---	---	---	---	---	---			
250 to 259	---	---	---	---	---	---	---	---	---	---			
260 to 269	---	---	---	---	---	---	---	---	---	---			
270 to 279	---	---	---	---	---	---	---	---	---	---			
280 to 289	---	---	---	---	---	---	---	---	---	---			
290 to 299	---	---	---	---	---	---	---	---	---	---			
300 to 309	---	---	---	---	---	---	---	---	---	---			
310 to 319	---	---	---	---	---	---	---	---	---	---			
320 to 329	---	---	---	---	---	---	---	---	---	---			
330 to 339	---	---	---	---	---	---	---	---	---	---			
340 to 349	---	---	---	---	---	---	---	---	---	---			
350 to 359	---	---	---	---	---	---	---	---	---	---			
360 to 369	---	---	---	---	---	---	---	---	---	---			
370 to 379	---	---	---	---	---	---	---	---	---	---			
380 to 389	---	---	---	---	---	---	---	---	---	---			
390 to 399	---	---	---	---	---	---	---	---	---	---			
400 to 409	---	---	---	---	---	---	---	---	---	---			
410 to 419	---	---	---	---	---	---	---	---	---	---			
420 to 429	---	---	---	---	---	---	---	---	---	---			
430 to 439	---	---	---	---	---	---	---	---	---	---			
440 to 449	---	---	---	---	---	---	---	---	---	---			
450 to 459	---	---	---	---	---	---	---	---	---	---			
460 to 469	---	---	---	---	---	---	---	---	---	---			
470 to 479	---	---	---	---	---	---	---	---	---	---			
480 to 489	---	---	---	---	---	---	---	---	---	---			
490 to 499	---	---	---	---	---	---	---	---	---	---			
500 to 509	---	---	---	---	---	---	---	---	---	---			
510 to 519	---	---	---	---	---	---	---	---	---	---			
520 to 529	---	---	---	---	---	---	---	---	---	---			
530 to 539	---	---	---	---	---	---	---	---	---	---			
540 to 549	---	---	---	---	---	---	---	---	---	---			
550 to 559	---	---	---	---	---	---	---	---	---	---			
560 to 569	---	---	---	---	---	---	---	---	---	---			
570 to 579	---	---	---	---	---	---	---	---	---	---			
580 to 589	---	---	---	---	---	---	---	---	---	---			
590 to 599	---	---	---	---	---	---	---	---	---	---			
600 to 609	---	---	---	---	---	---	---	---	---	---			
610 to 619	---	---	---	---	---	---	---	---	---	---			
620 to 629	---	---	---	---	---	---	---	---	---	---			
630 to 639	---	---	---	---	---	---	---	---	---	---			
640 to 649	---	---	---	---	---	---	---	---	---	---			
650 to 659	---	---	---	---	---	---	---	---	---	---			
660 to 669	---	---	---	---	---	---	---	---	---	---			
670 to 679	---	---	---	---	---	---	---	---	---	---			
680 to 689	---	---	---	---	---	---	---	---	---	---			
690 to 699	---	---	---	---	---	---	---	---	---	---			
700 to 709	---	---	---	---	---	---	---	---	---	---			
710 to 719	---	---	---	---	---	---	---	---	---	---			
720 to 729	---	---	---	---	---	---	---	---	---	---			
730 to 739	---	---	---	---	---	---	---	---	---	---			
740 to 749	---	---	---	---	---	---	---	---	---	---			
750 to 759	---	---	---	---	---	---	---	---	---	---			
760 to 769	---	---	---	---	---	---	---	---	---	---			
770 to 779	---	---	---	---	---	---	---	---	---	---			
780 to 789	---	---	---	---	---	---	---	---	---	---			
790 to 799	---	---	---	---	---	---	---	---	---	---			
800 to 809	---	---	---	---	---	---	---	---	---	---			
810 to 819	---	---	---	---	---	---	---	---	---	---			
820 to 829	---	---	---	---	---	---	---	---	---	---			
830 to 839	---	---	---	---	---	---	---	---	---	---			
840 to 849	---	---	---	---	---	---	---	---	---	---			
850 to 859	---	---	---	---	---	---	---	---	---	---			
860 to 869	---	---	---	---	---	---	---	---	---	---			
870 to 879	---	---	---	---	---	---	---	---	---	---			
880 to 889	---	---	---	---	---	---	---	---	---	---			
890 to 899	---	---	---	---	---	---	---	---	---	---			
900 to 909	---	---	---	---	---	---	---	---	---	---			
910 to 919	---	---	---	---	---	---	---	---	---	---			
920 to 929	---	---	---	---	---	---	---	---	---	---			
930 to 939	---	---	---	---	---	---	---	---	---	---			
940 to 949	---	---	---	---	---	---	---	---	---	---			
950 to 959	---	---	---	---	---	---	---	---	---	---			
960 to 969	---	---	---	---	---	---	---	---	---	---			
970 to 979	---	---	---	---	---	---	---	---	---	---			
980 to 989	---	---	---	---	---	---	---	---	---	---			
990 to 999	---	---	---	---	---	---	---	---	---	---			
Total 2/	2,770	17	15	121	438	1,326	632	219	46	4			

2/ Exclusive of 2,861 borrowers with no record after entry on RR program.

Notes: A comparable table is also available with different classification after first standard loan.



Table 30.- GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan ^{1/}

Garden or crop production for home use year before first standard loan :	Total borrowers	
	Number	Percent
No garden and no crop production for home use :	284	17.1
Garden :	692	41.7
No garden, but crop production for home use :	685	41.2
Total reporting :	1,661	100.0
Number not reporting :	90	

^{1/} Crop production for home use includes any crops commonly used for food by farm families in the Region.

During the year before entry on the RR program, only 17 percent of the borrowers were reported as having neither a garden nor crops which could be used for food. Forty-two percent had a garden and 41 percent had no garden but did grow crops which might be used for food by the family. The percentage of borrowers without a garden or crops which could be used for food by the family was about 2-1/2 times the proportion of borrowers not operating a farm the major part of the crop year before entry on RR.



Table 31.-GARDEN, CROP PRODUCTION: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop production for home use during last year of record after entry on RR:	Total borrowers		Borrowers by number of crop years after first loan			
	Number	Percent	Percent	Percent	Percent	Percent
No garden and no crop production for home use:	58	8.7	8.1	4.0	14.4	
Garden:	262	40.4	48.4	40.1	30.2	
No garden, but crop production for home use:	338	50.9	43.5	55.9	55.4	
Total:	XXX	100.0	100.0	100.0	100.0	100.0
Number reporting:	664		260	23	202	
Number not reporting 2/:	48		14	14	20	

1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 1,039 borrowers with no record after entry on RR program.

During the last year of record after entry on RR, only 9 percent of the borrowers reported no garden and no crop production for home use. Two-fifths reported a garden and over one-half, 51 percent, while not reporting a garden, did grow crops which could be used for food by the family. The percentage reporting gardens decreased from 48 percent of the first period to 40 percent in the last period. The percentage reporting crop production for home use increased from 23 percent to 55 percent in the last period.



Table 32.-GARDEN YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

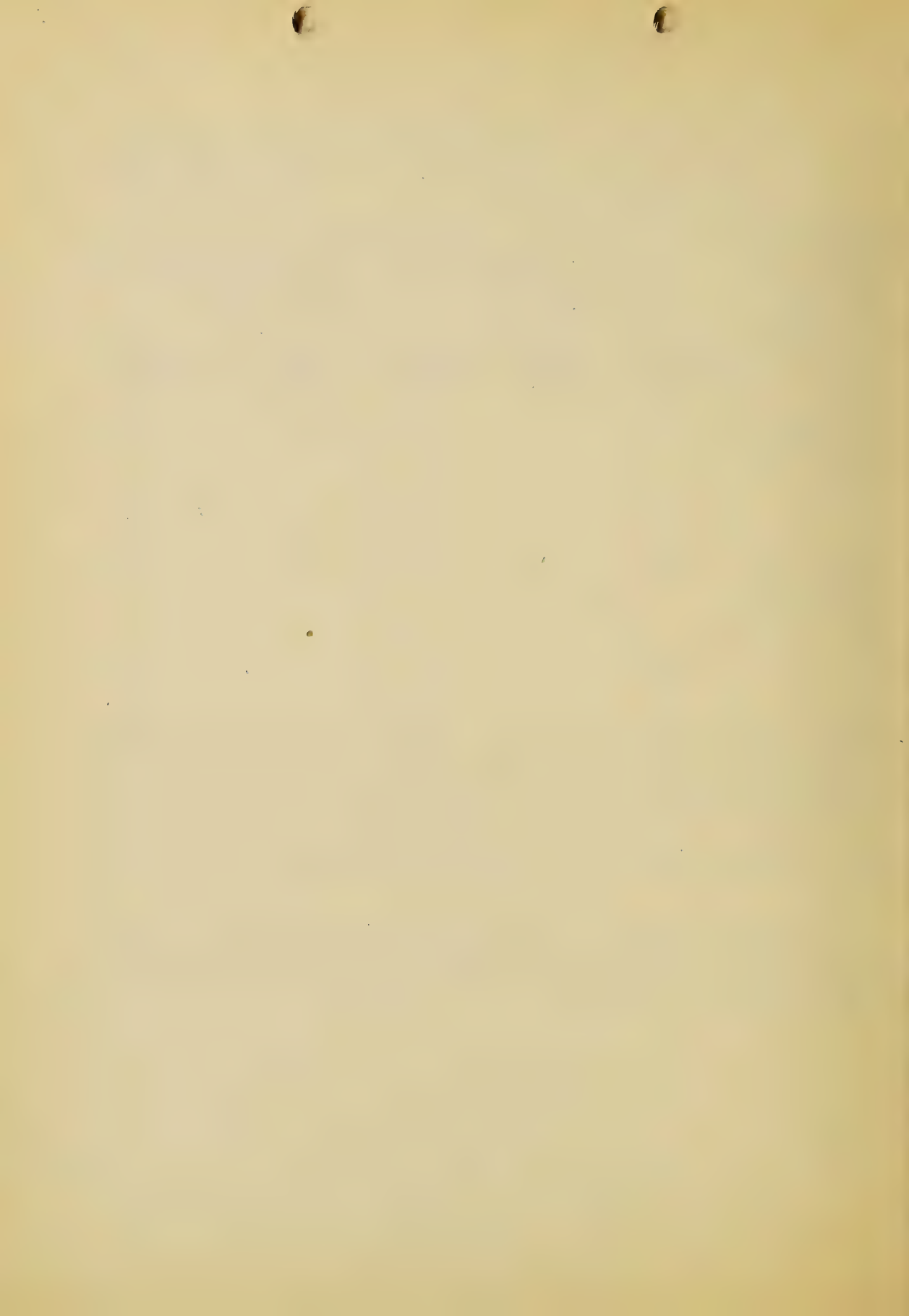
Garden or crop production for home use year before first standard loan	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:	:</
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1/ Crop production for home use includes any crops commonly used for food by farm families in the Region.

2/ Exclusive of 1038 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The majority of borrowers who had no garden and no crop production for home use before RR, changed and had one or the other during their last year of record. Likewise, the majority who had a garden or crops for home use before RR continued to have them.



Tables 24, 25, and 26

The median cash receipts during the year before the first standard loan increased 53 percent between the first and second periods, from \$367 to \$1,386, but dropped back to \$998 in the third period. The median was \$984 for all periods combined. The proportion of first period borrowers with cash receipts of less than \$375 was twice as large as the proportion of second period borrowers, 17 and 8 percent, respectively. Ten percent of the third period borrowers have receipts of less than \$375. About one-fourth of the first and third period borrowers had cash receipts of \$1,500 or more as compared to more than two-fifths of the second period group.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of \$104. The median changes for borrowers on the program 1, 2, and 3 years were increases of \$82, \$59, and \$243, respectively. However, 42 percent reported their cash receipts were less during the last year of record than before entry in the program. Twenty percent of those who had been on the program 1 year at the time of the last record, 16 percent of those who had been on 2 years, and 37 percent of those who had been on 3 years. The borrowers with a 1-year record ending between September 1, 1977 and August 31, 1978 had a median cash receipt change between September 1, 1977 and August 31, 1978 of \$1,500 or more. The median change which was a decrease in receipts of cash of these groups reported a decrease in receipts.

Eighteen percent had a decrease of \$500 or more but 27 percent had an increase of \$500 or over. The percentage of borrowers with a \$500 or more decrease was between 14 and 15 percent of the first and third period and 26 percent of the second period group. A \$500 or more gain in cash receipts was reported by 23, 25, and 35 percent of those on RR 1, 2, and 3 years, respectively, at the time of the last record.

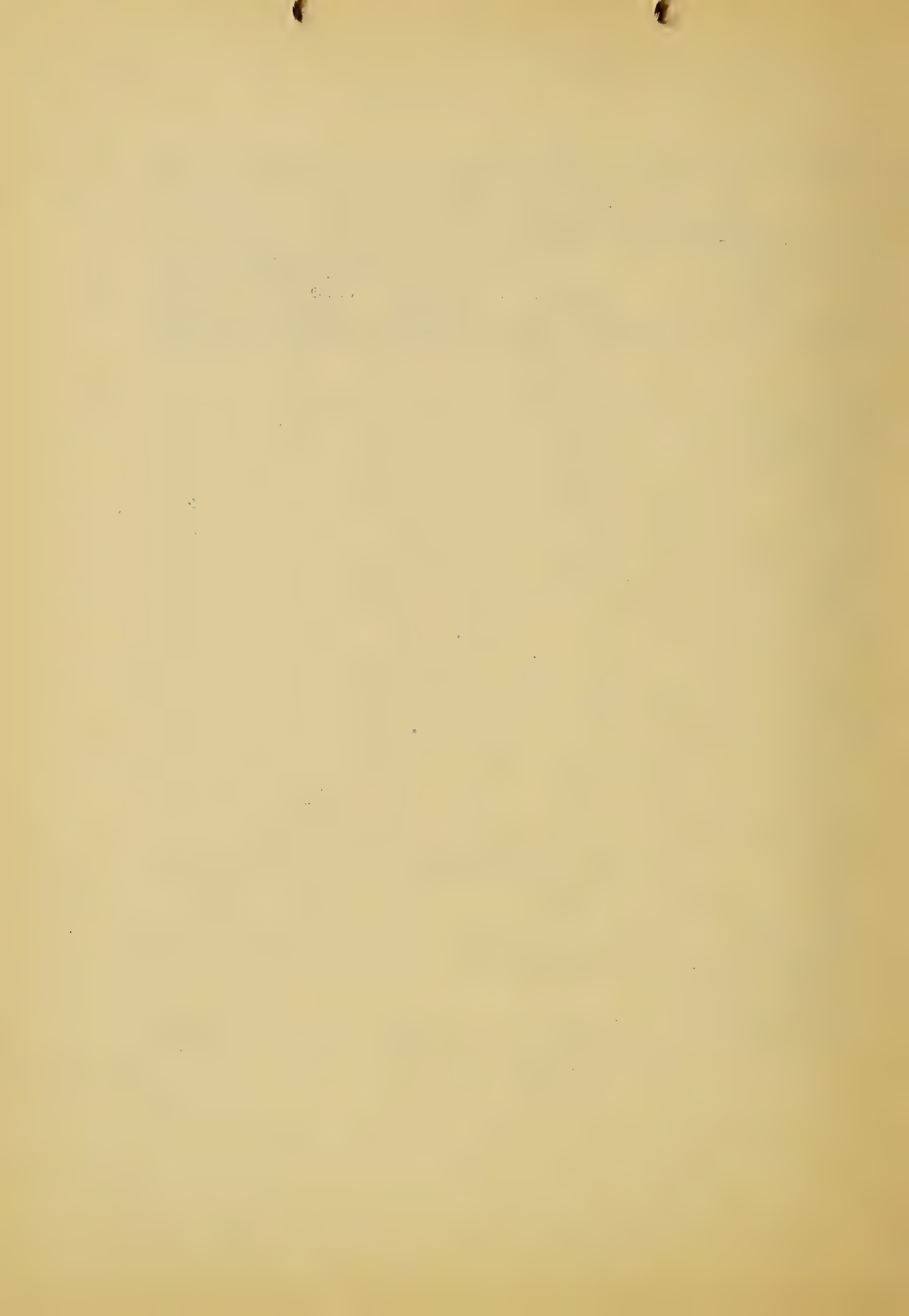
Seventy percent of the borrowers who had receipts of \$2,500 or more during the year before RR reported a decrease for the last year of record on RR, but with one exception - the \$1,500 to \$1,999 class - the majority of all borrowers with receipts of \$2,500 or more before entry in the program had receipts before RR, the larger the proportion of borrowers reporting a decrease in receipts during their last year of record after entry.



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Table 93.-CASH RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Cash receipts : year before : first standard loan :	Total borrowers	Borrowers receiving first standard loan between				
		:				
		3/1/36- 2/28/37 :	3/1/37- 2/28/38 :	3/1/38- 2/28/39 :	3/1/39- 2/28/40 :	3/1/40- 2/28/41 :
		Number	Percent	Number	Percent	Number
\$0	41	4.0	4.0	2.5	1.2	
\$1 to \$124	18	7.1	1.5	0.4	0.5	
\$125 to \$249	64	7.8	1.2	2.0	2.9	
\$250 to \$374	92	7.5	5.6	3.2	5.5	
\$375 to \$499	119	7.1	3.1	6.6	7.6	
\$500 to \$749	271	16.1	13.2	10.1	17.8	
\$750 to \$999	240	14.3	14.7	13.1	11.6	
\$1,000 to \$1,499	123	15.3	16.9	7.9	22.7	
\$1,500 to \$1,999	185	17.1	17.5	14.6	9.3	
\$2,000 to \$2,499	106	11.7	11.1	7.1	8.1	
\$2,500 and over	209	17.4	18.6	21.7	12.0	
Total	741	100.0	100.0	100.0	100.0	
Number reporting	1,672	387	406	341		
Number not reporting	72	47	15	10		
Median cash receipts year before first standard loan	\$264	\$867	\$1,326	\$298		



Number reporting
Number not



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Table 1. - 1952 BORROWERS WITH RECORD BY YEAR OF BORROWING AND BY CHANGE IN CASH RECEIPTS. Number of borrowers classified by cash receipts during year before first standard loan and by change in cash receipts, excluding loans, 1952 year before first standard loan to last year of record after entry on standard RR program.

Year before first standard loan	Total	Borrowers by change in cash receipts, excluding loans										
		-\$500 to -\$149	-\$150 to -\$249	-\$250 to -\$349	-\$350 to -\$449	-\$450 to -\$549	-\$550 to -\$649	-\$650 to -\$749	-\$750 to -\$849	-\$850 to -\$949	-\$950 to -\$1,000	and over
Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
\$0	20	---	---	---	---	1	1	1	---	8	6	1
\$1 to \$124	5	---	---	---	---	---	1	---	---	---	---	---
\$125 to \$249	30	---	---	---	2	5	3	7	2	5	3	1
\$250 to \$374	32	---	---	1	4	4	4	3	3	5	4	---
\$375 to \$499	49	---	2	5	5	8	6	3	3	5	5	1
\$500 to \$749	101	2	2	4	12	13	14	7	6	15	13	2
\$750 to \$999	88	1	15	7	10	8	9	6	6	12	4	3
\$1,000 to \$1,499	127	18	8	16	15	12	9	8	8	13	9	1
\$1,500 to \$1,999	83	20	15	6	3	2	5	5	3	11	8	1
\$2,000 to \$2,499	43	14	3	---	3	2	4	2	2	3	5	3
\$2,500 and over	110	62	7	3	2	5	1	3	1	10	8	4
Unknown	24	---	---	---	---	---	---	---	---	---	---	---
Total 1/	712	117	52	42	56	60	55	45	34	67	67	17

1/ Exclusive of 1,039 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



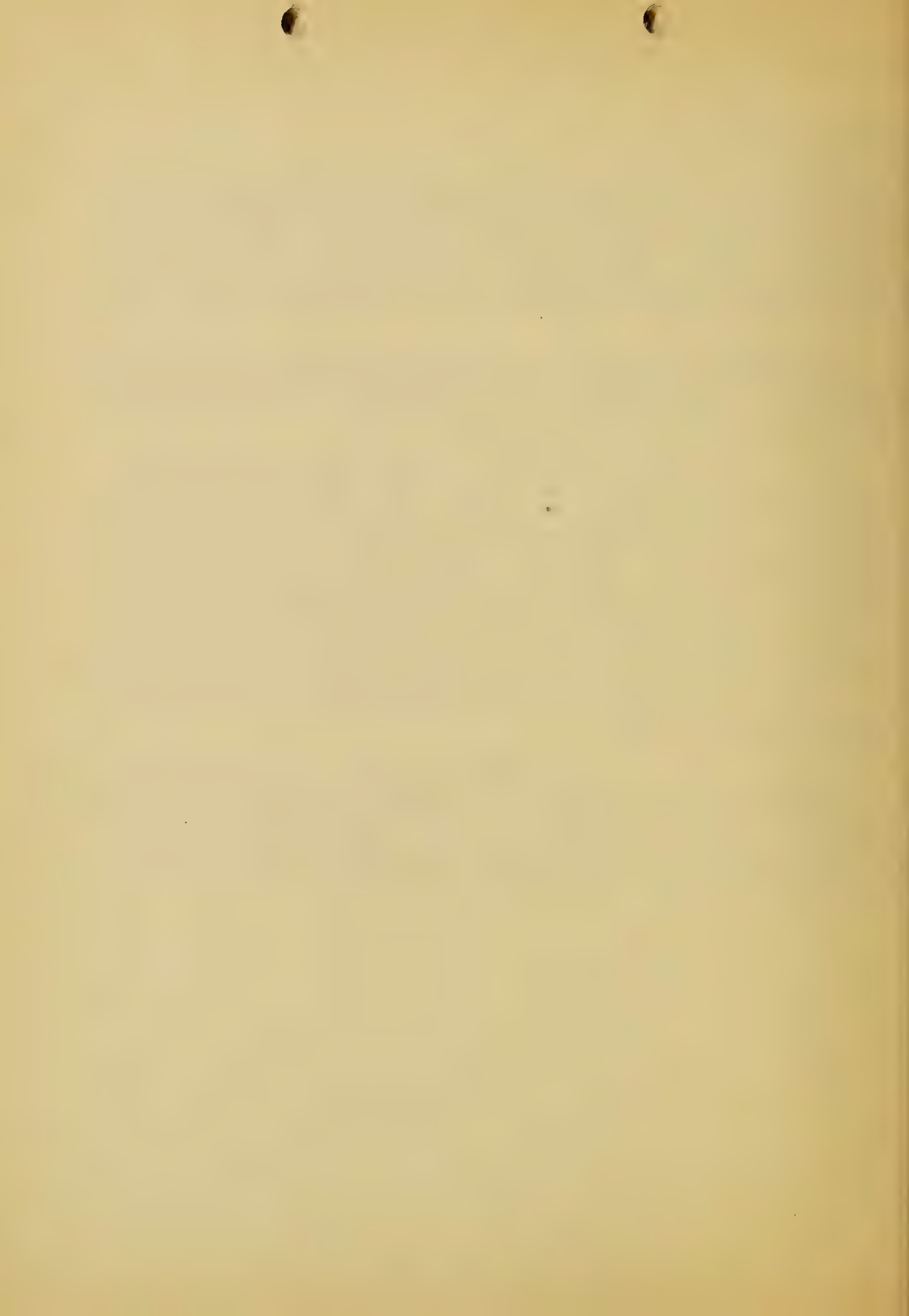
Tables 36, 37, 38, and 39

The median cash receipts derived from the farm during the year before entry on RR was \$783 for those borrowers who had such farm receipts. About one-fifth, 22 percent, received less than \$300 from their farm. Over one-fourth, 27 percent, had farm receipts of \$1,500 or more. These data include all those with no farm receipts the year before RR; part of this group were reported as living on farms the year before but evidently did not sell any produce or crops from their farm.

For an analysis of change in farm receipts, table 38 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and thus must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of \$78. The median changes were an increase of \$100 for those on the program 1 year, a decrease of \$6 for those on 2 years, and an increase of \$139 for those on 3 years. However, 43 percent had less farm receipts in their last year of record than before coming on the RR program. Two-fifths of the first and third period borrowers reported decreases as compared to one-half of the second period borrowers. One-fifth of all borrowers had a decrease of \$500 or more and over one-fifth, 22 percent, had an increase of \$500 or more. The \$500 or more decrease was reported by 16, 28, and 10 percent of those on the program 1, 2, and 3 years, respectively, while the \$500 or more gain was reported by 19, 19, and 28 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of \$625 for the last year of record after entry on RR according to the data in table 39. The majority of the borrowers with farm receipts of less than \$1,000 the year before their first loan increased their cash farm receipts after entry on the program; for borrowers with receipts of \$1,000 and over the year before, the reverse was true.



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Table 36.--FARM RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan 1/

Cash farm receipts year before first standard loan	Total borrowers	
	Number	Percent
\$1 to \$99	108	7.3
\$100 to \$199	93	6.3
\$200 to \$299	129	8.8
\$300 to \$399	112	7.6
\$400 to \$499	74	5.0
\$500 to \$749	201	13.6
\$750 to \$999	148	10.0
\$1,000 to \$1,499	216	14.7
\$1,500 to \$1,999	132	9.0
\$2,000 and over	260	17.7
Total reporting	1,473	100.0
Number not reporting	53	
Median cash farm receipts	\$783	

1/ Exclusive of 225 borrowers reporting no cash farm receipts during year before first standard RR loan.



NOTE: The above table shows the number and percentage of borrowers classified by change in cash receipts from the preceding year. The number of borrowers is classified last year of record after entry on statement of program, by number of crop years after first year.

Number in farm receipts	Borrowers by number of crop years after first year	and specified last year of record									
		1 ending between		2 ending between		3 ending between		4 ending between		5 ending between	
		: 9/1/36-9/1/37-9/1/38-:		: 9/1/37-9/1/38-:		: 9/1/38-9/1/39-:		: 9/1/39-9/1/40-:		: 9/1/40-9/1/41-:	
Total	Total	: 8/31/37-8/31/38-8/31/39-:		: 8/31/38-8/31/39-:		: 8/31/39-8/31/40-:		: 8/31/40-8/31/41-:		: 8/31/41-8/31/42-:	
Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
-\$500 or more	117	18.4	14.6	11.1	23.0	11.7	24.9	13.2	31.7	16.4	
-\$499 to -\$250	47	7.4	6.7	5.6	5.7	8.5	8.8	9.2	8.5	6.8	
-\$249 to -\$125	33	5.2	6.7	2.2	10.0	8.5	2.9	1.3	3.9	5.6	
-\$125 to -\$75	50	7.9	7.9	10.0	5.7	7.4	8.8	11.8	7.0	4.8	
\$0 to \$124	69	10.8	11.4	14.4	10.0	9.6	10.2	13.2	8.5	10.7	
\$125 to \$249	72	11.3	15.0	15.7	12.9	16.1	11.2	13.2	10.0	6.2	
\$250 to \$374	46	7.2	9.4	11.1	5.7	10.6	5.4	3.9	6.2	6.2	
\$375 to \$499	41	6.4	6.3	3.3	7.1	8.5	4.9	5.3	4.7	8.5	
\$500 to \$749	49	7.7	8.7	10.0	7.1	8.5	6.8	10.5	4.7	7.3	
\$750 to \$999	36	5.7	3.5	3.3	5.7	2.1	6.8	6.6	7.0	7.3	
\$1,000 and over	76	12.0	9.8	13.3	7.1	8.5	9.3	11.8	7.8	18.2	
Total	109.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	636	254	90	70	96	705	76	122	177		
Number not reporting	76	20	12	3	5	11	6	5	45		

NOTE: The above table shows the number and percentage of borrowers classified by change in cash receipts from the preceding year. The number of borrowers is classified last year of record after entry on statement of program, by number of crop years after first year.

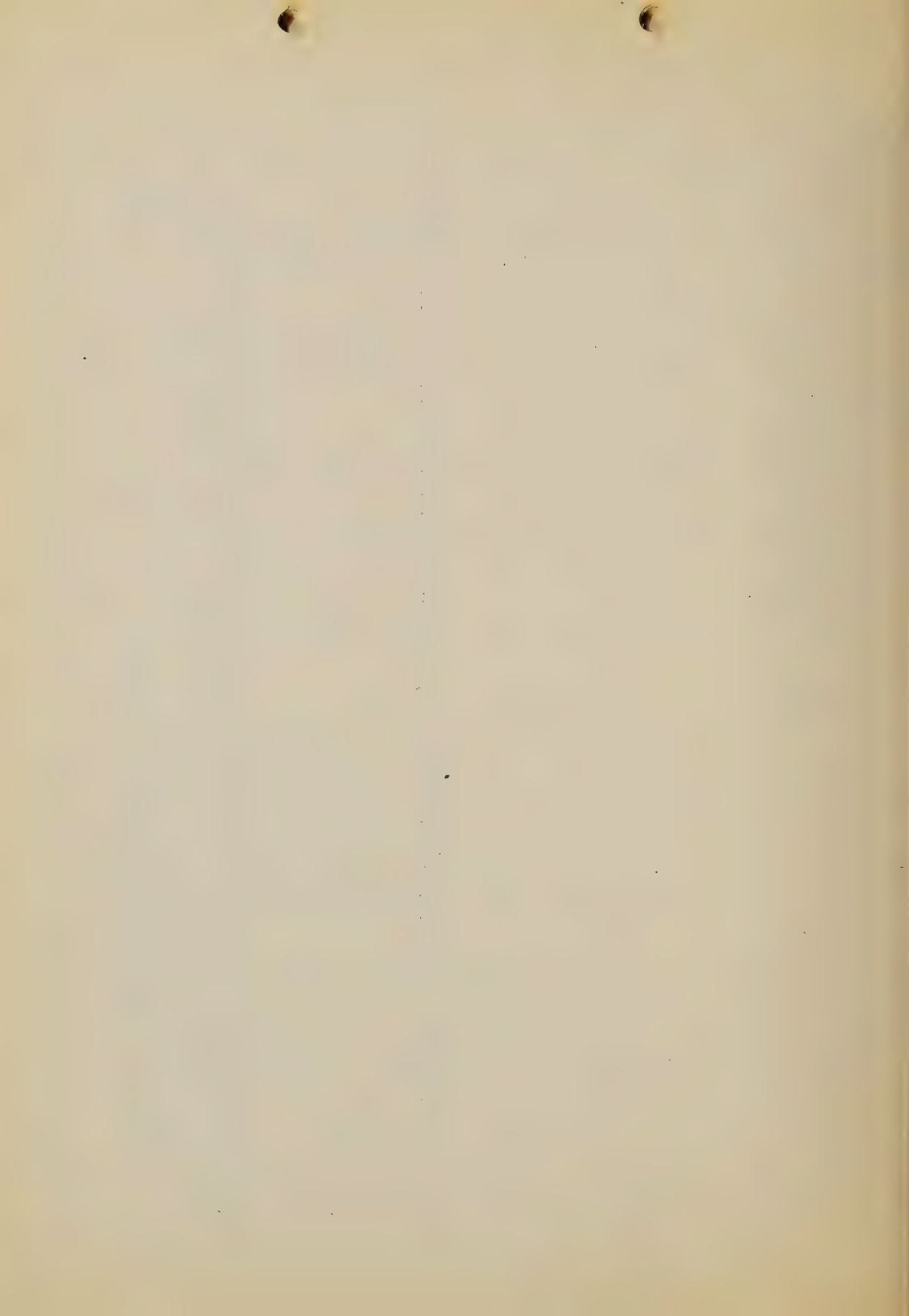


Table 38. CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard RR loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Borrowers by number of crop years after first loan				
	Total				
	borrowers		1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-\$500 or more	117	20.4	16.2	27.6	18.3
-\$499 to -\$250	47	8.2	7.4	9.8	9.4
-\$249 to -\$125	33	5.8	7.4	1.3	6.0
-\$124 to -\$50	50	8.8	8.7	9.0	7.4
\$0 to \$124	62	10.9	11.8	10.9	9.5
\$125 to \$249	62	10.9	13.3	9.8	3.7
\$250 to \$374	42	7.4	9.2	5.4	7.0
\$375 to \$499	34	6.0	6.8	4.3	9.5
\$500 to \$749	40	7.0	8.3	6.0	6.1
\$750 to \$999	23	4.9	3.5	6.0	5.5
\$1,000 and over	56	9.7	7.4	7.1	16.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	571		269	184	158
Number not reporting 1/	70		18	10	2
Median change in cash farm receipts	378		200	56	339

1/ Exclusive of 1,039 borrowers with no record after entry on RR program and exclusive of 71 borrowers with a record who had no cash farm receipts during year before first standard RR loan.



Table 39.-CASH FARM RECEIPTS YEARLY BY RANGE AND COUNTY. Number of borrowers classified by cash farm receipts from year before last year and by change in cash farm receipts from year before last year to last year of record after entry on standard R2 program

Cash farm receipts year before first	Total	Borrowers by change in cash farm receipts															
		-\$500	-\$499	-\$229	-\$124	\$0	\$125	\$250	\$375	\$500	\$750	\$1,000	\$1,250	\$1,500	\$1,750	\$2,000	\$2,250
Standard loan	Borrowers	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
\$0	73	---	---	---	---	7	10	4	7	9	8	20	6	---	---	---	---
\$1 to \$99	39	---	---	---	---	1	6	3	8	1	3	4	7	5	---	---	---
\$100 to \$199	31	---	---	---	---	3	5	2	4	---	2	3	5	2	---	---	---
\$200 to \$299	47	---	1	1	3	6	8	7	4	6	3	2	10	---	---	---	---
\$300 to \$399	38	---	1	1	5	5	9	3	4	1	---	6	3	---	---	---	---
\$400 to \$499	31	---	2	4	7	5	3	---	2	2	1	3	2	---	---	---	---
\$500 to \$749	83	2	7	7	2	10	10	9	8	9	7	7	7	5	---	---	---
\$750 to \$999	67	2	9	6	10	7	13	1	3	3	1	4	8	---	---	---	---
\$1,000 to \$1,499	90	19	9	10	7	9	5	4	5	5	2	5	8	---	---	---	---
\$1,500 to \$1,999	63	18	9	4	2	3	5	3	4	3	3	7	7	---	---	---	---
\$2,000 and over	134	76	9	---	5	6	4	4	3	6	4	10	---	---	---	---	---
Unknown	18	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---
Total 1/	773	217	67	33	50	60	70	15	15	15	25	25	25	25	25	25	25

1/ Includes all 1936 borrowers with no record after entry on R2 program. Note: A comparable table is also available with borrowers classified by number of years since 1936.



Table 40.-FARM RECEIPTS AS PERCENTAGE OF TOTAL CASH RECEIPTS YEAR BEFORE FIRST STANDARD LOAN

Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard loan, by period of first standard loan 1/

Cash farm receipts as: percentage of total cash: receipts year before: first standard loan:	Total borrowers		Borrowers receiving first standard loan between				
	Number	Percent	Percent	Percent	Percent	Percent	Percent
Less than 10	64	4.9	2.0	3.0	4.4		
10 to 19.9	52	3.9	3.6	2.7			
20 to 29.9	66	4.9	4.3	4.6	4.5		
30 to 39.9	82	4.2	4.5	3.5			
40 to 49.9	74	5.0	5.2	4.3	5.5		
50 to 59.9	107	7.3	7.2	8.1	6.5		
60 to 69.9	111	7.9	7.1	6.7	7.5		
70 to 79.9	106	7.2	7.5	7.5	5.8		
80 to 89.9	155	10.6	9.3	10.8	11.0		
90 to 100	672	46.1	45.7	44.8	43.1		
Total	1,111	100.0	100.0	100.0	100.0		
Number reporting	1,173		808	372	293		
Number not reporting	51		32	9	5		

1/ Exclusive of 225 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 79 percent of the borrowers who had any farm receipts; the corresponding percentages were 77, 82, and 77 for the first, second, and third period borrowers, respectively. At least 9 dollars out of every 10 received came from the farm for 46 percent of the borrowers.



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Table 41.—FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST YEAR OF RECORD
Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program, by number of crop years after first loan

Cash farm receipts as : percentage of total cash: receipts during last year: of record after entry on RR:	Total borrowers		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	
No farm receipts	2	0.3	0.8	—	—	
Less than 10	7	1.1	0.4	1.4	1.7	
10 to 19.9	6	0.9	—	1.0	1.2	
20 to 29.9	15	2.3	3.0	1.0	2.1	
30 to 39.9	27	4.1	6.0	1.9	3.9	
40 to 49.9	23	3.5	4.5	3.3	2.2	
50 to 59.9	36	5.5	5.7	5.7	5.0	
60 to 69.9	52	8.0	9.1	8.1	6.1	
70 to 79.9	65	9.9	8.7	10.5	11.1	
80 to 89.9	89	13.6	12.5	15.3	15.5	
90 to 100	232	50.8	49.3	31.1	51.9	
Total	333	100.0	100.0	100.0	100.0	
Number reporting	654		265	209	180	
Number not reporting 1/	58		9	7	12	

1/ exclusive of 1,039 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 88 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 85, 91, and 87 percent, respectively. Ninety percent or more of the receipts were from the farm for 51 percent of the borrowers.



For 1960-1961
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1. This table shows the number of receipts for each year and the percentage of receipts for each year to the total receipts for the year. The receipts for each year are shown in the first column, and the percentage of receipts for each year to the total receipts for the year are shown in the second column. The receipts for each year are shown in the first column, and the percentage of receipts for each year to the total receipts for the year are shown in the second column.

Receipts for each year as percentage of total receipts for each year

Receipts for each year as percentage of total receipts for each year

Receipts for each year as percentage of total receipts for each year

Receipts for each year as percentage of total receipts for each year

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Receipts for each year as percentage of total receipts for each year

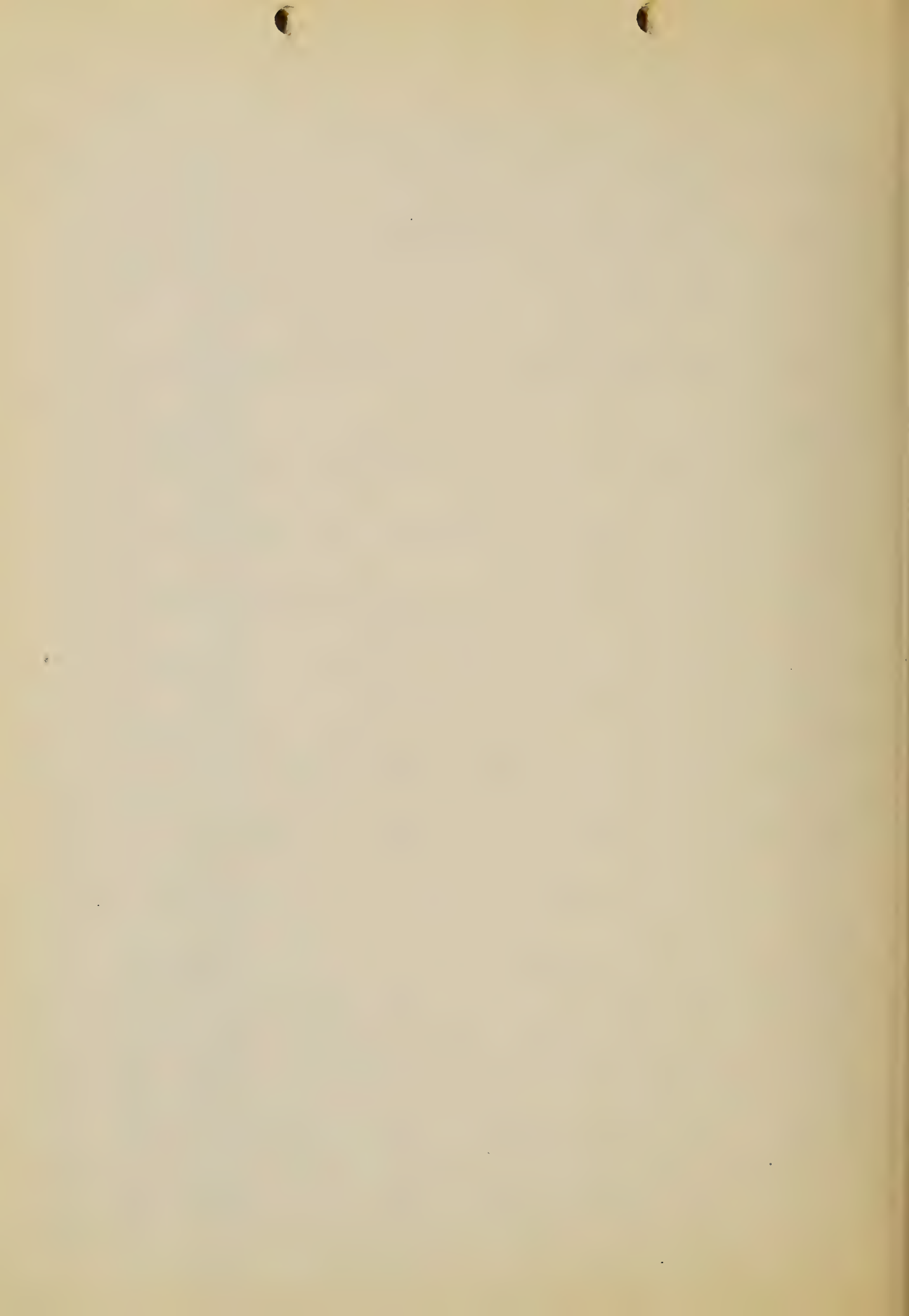


of total cash receipts during year before first standard RA loan

[illegible]

1901-1902. The first year of the period of great blizzard "winter."

The total cash received in connection with said receipts has been used to form a special fund for the purpose of paying the interest on the bonds of the Government and the interest on the bonds of the State of New York.



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Table 44.-NET CASH INCOME YEAR BEFORE RR: Number and percentage of borrowers classified by net cash income during year before first standard RR loan 1/

Net cash income year be- fore first standard loan :	Total borrowers	
	Number	Percent
-\$500 and over	1	0.4
-\$499 to -\$1	---	---
\$0	1	0.4
\$1 to \$99	4	1.8
\$100 to \$199	10	4.5
\$200 to \$299	16	7.1
\$300 to \$399	24	10.7
\$400 to \$499	25	11.2
\$500 to \$749	62	27.8
\$750 to \$999	33	14.7
\$1,000 and over	48	21.4
Total reporting	224	100.0
Number not reporting	1527	
Median net cash income year before first standard loan	\$625	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Data were available for only 13 percent of the borrowers. The median net cash income for those reporting was \$625.



Table 1. Net Cash Income of Borrowers, by Area of Residence, during last year of record after entry on standard RR program, by Areas 1/

Net cash income during last year of record after entry on RR	Total		Borrower's Area of residence at time of first standard loan				
			New		New		Total
	Number	Percent	Number	Percent	Number	Percent	
Under \$500	18	4.8	13.8	1.3	—	1.0	*
\$500 to \$999	29	7.8	14.7	4.0	2.0	7.1	*
\$1,000 to \$1,499	—	—	—	—	—	—	*
\$1,500 to \$1,999	16	4.3	6.4	4.0	2.0	4.0	*
\$2,000 to \$2,499	23	6.2	7.3	1.3	3.9	5.1	*
\$2,500 to \$2,999	28	7.5	6.4	5.3	9.8	8.1	*
\$3,000 to \$3,499	33	8.9	7.3	9.3	15.7	7.1	*
\$3,500 to \$3,999	25	6.7	1.8	10.7	9.8	7.1	*
\$4,000 to \$4,499	68	18.3	10.1	22.7	31.3	18.1	*
\$4,500 to \$4,999	45	13.2	8.3	17.3	15.7	15.2	*
\$5,000 and over	83	22.3	23.9	24.1	9.8	27.2	*
Total	377	100.0	100.0	100.0	100.0	100.0	*
By area reporting	372		109	75	51	99	75
Area not reporting	5		50	96	26	128	49
Median net cash income of last year of record		\$551	\$319	\$654	\$555	\$646	**

* Figures not computed on base of fewer than 50 cases.

** Median not computed on base of fewer than 50 cases.

1/ Net cash income is cash receipts, including loans, minus cash farm operating expenditures.

2/ Exclusive of 1039 borrowers with no record after entry on RR program.

Data on net cash income during the last year of record were available for only 15 percent of the borrowers who reported other types of information. Of the borrowers in this report, one-eighth, 13 percent, had insufficient receipts to cover farm operating expenses. Another one-third, 34 percent, had less than \$500 net cash income. Almost one-fourth, 22 percent, had a net income of \$1000 or more. The median was \$551 for the group reporting. The lowest median, \$319, was for Arcostock County borrowers, the highest, \$654, was for the group in New York.



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Tables 46, 47, 48, and 49

Some major farm source or combination of farm sources supplied more than half of the cash receipts for 69 percent of all borrowers during the year before the first loan. Farm sources were most important for second period borrowers, the percentages for first, second, and third period borrowers being 67, 75, and 65, respectively. Off-farm work, the third most important major source, was of greatest significance in the third period, being the major source for 32, 23, and 28 percent of the borrowers in the 3 respective periods. Live-stock and produce was the most important single source for the total, 36 percent, and in all of the periods. Crop sales was the second most important source.

During the year before the first loan, some farm source was the major source for 87 percent of the borrowers in Aroostook County, 79 percent in the D-M-NJ Area and between 62 and 69 percent in the other Areas. Crop sales were much more and livestock sales much less important for the Aroostook County borrowers than for the others. Livestock sales were much more important than crop sales in New York, Pennsylvania, and New England, but were second to crop sales in the D-M-NJ Area. Off-farm work was much more important for New England and Pennsylvania than for the other 3 Areas.

After entry on RR, a farm source was most important for 87 percent of the borrowers; the farm source predominated for 81, 82, and 87 percent of the borrowers on the program 1, 2, and 3 years, respectively. Livestock and produce - 44 percent and crops - 32 percent were the 2 most important sources. Off-farm work was the major source for less than 4 percent. The percentage with livestock and produce as a major source decreased according to the length of time borrowers had been on the program at the time of their last record.

Table 49 shows there was some tendency for the borrowers to shift into livestock or a crops-livestock combination.

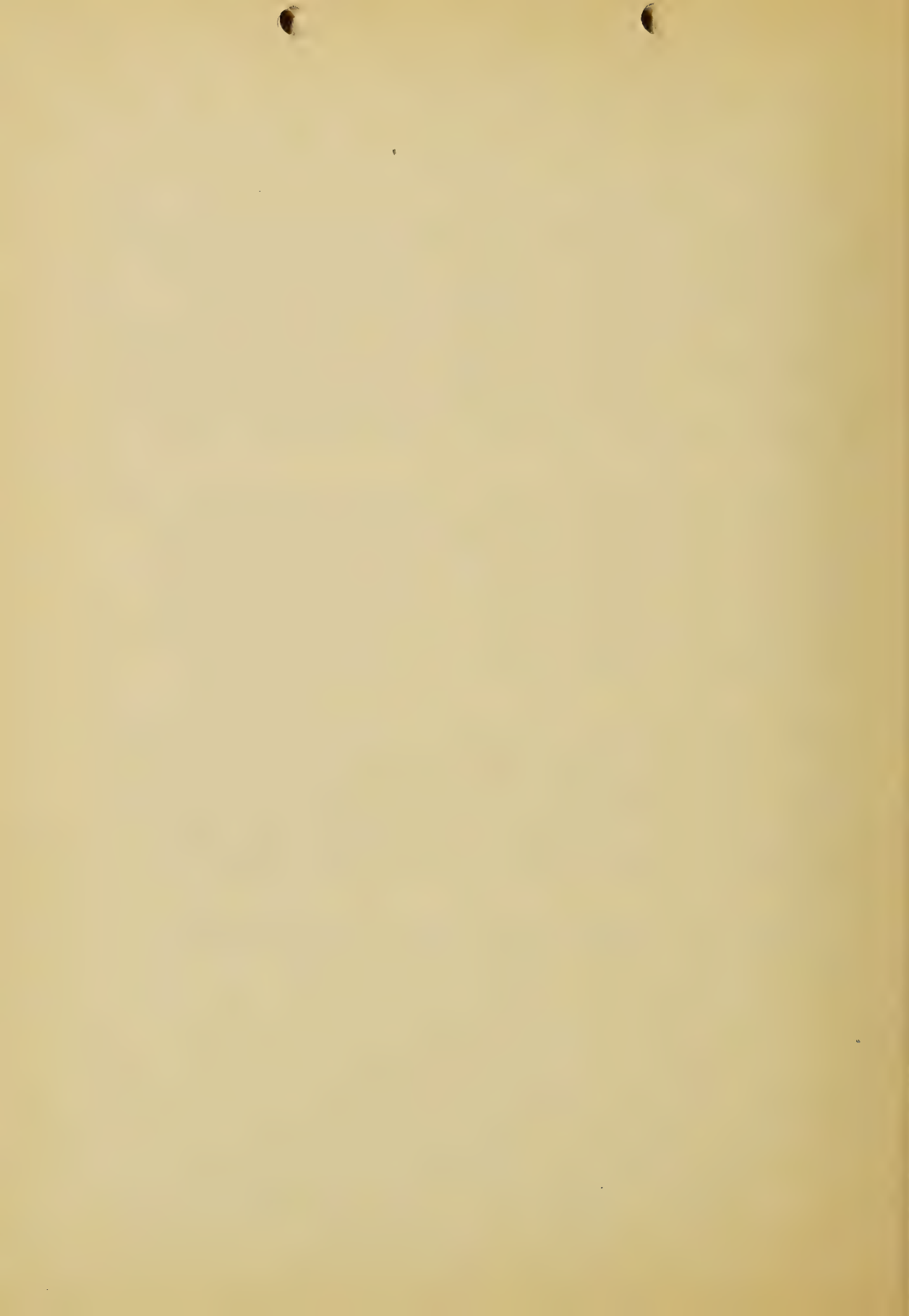


Table 46.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE RE: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard loan, or period of first standard loan

Major source of receipts year before first standard loan	Number	Percent	Borrowers receiving first standard loan between 3/1/36-3/31/37	Percent	Borrowers receiving first standard loan between 3/1/37-3/31/38	Percent
Crop sales	409	24.3	26.9	27.0	31.2	
Live stock and products	601	35.9	31.7	32.2	32.5	
Crop sales and live stock and products 1/	111	6.6	6.8	6.7	6.1	
Benefit payments	1	0.1	—	—	0.1	
Other cash from farm	18	1.1	1.3	0.7	0.9	
Farm receipts from all farm sources or 1/2 2/	24	1.5	2.5	1.3	1.2	
Benefit payments	1	0.1	—	—	0.3	
Off-farm work	370	22.0	22.0	17.5	27.1	
Other nonfarm income 3/	68	4.0	4.3	3.9	3.5	
No major source	35	2.1	2.9	1.5	2.3	
No cash receipts	51	3.0	4.0	2.5	1.3	
Total	ALL	100.0	100.0	100.0	100.0	
Number reporting	1,680		929	406	215	
Number not reporting	71		46	15	4	

1/ either crop sales or live stock and products are 50 percent or more of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ receipts from such sources as direct relief, soldier's bonus, etc.

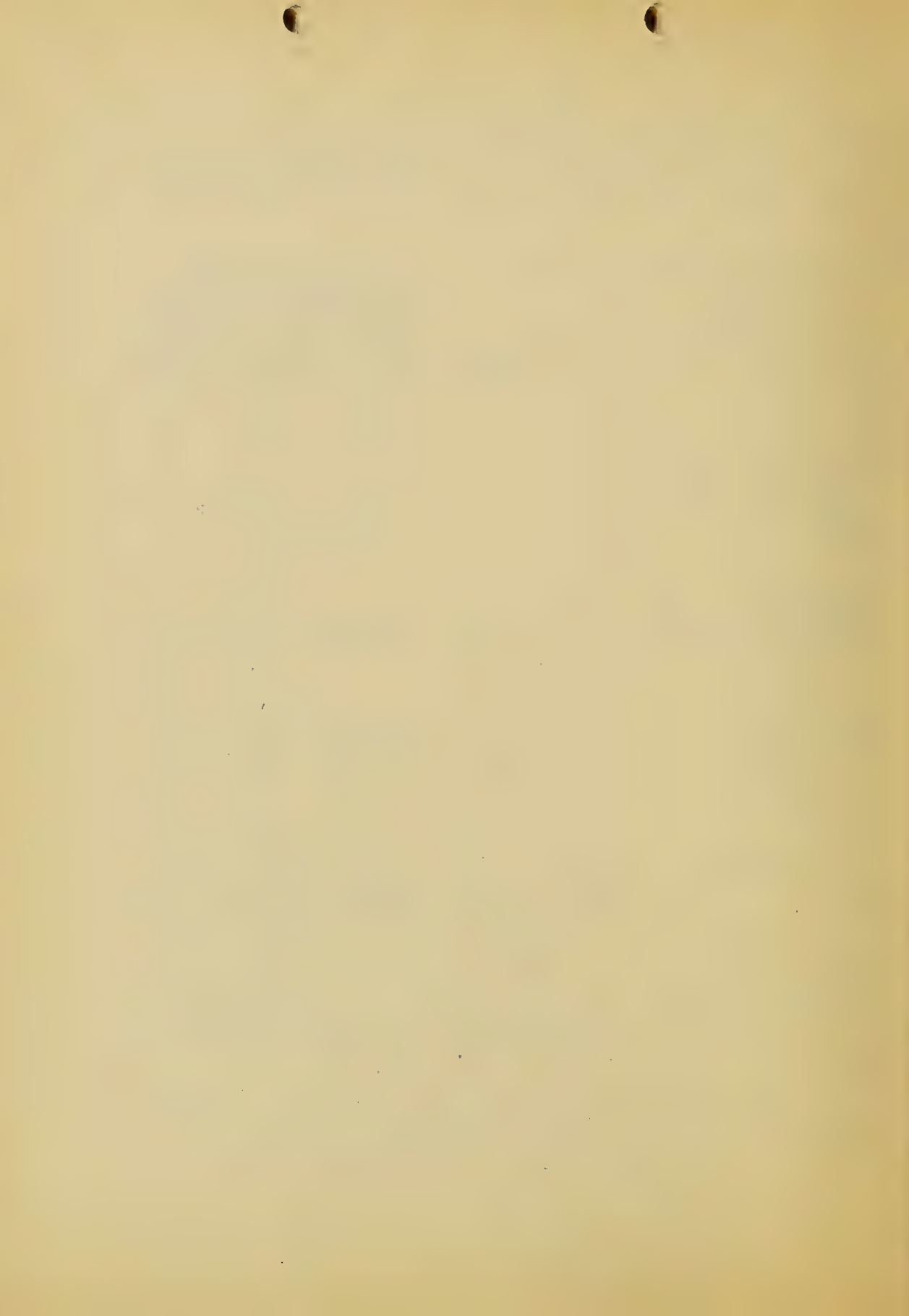


Table 47.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of their receipts, excluding loans, during year before first standard loan, by Areas

Major source of receipts year before first standard loan		Total	Borrower's Area of residence at time of first standard loan				
			New	New	New	New	New
Crop sales	: 409	24.3	81.5	15.2	9.2	13.1	37.5
Livestock and produce	: 601	35.9	2.4	44.8	40.2	40.4	32.3
Crop sales and livestock and produce ^{1/}	: 111	6.6	2.8	6.4	9.2	6.3	8.1
Benefit payments	: 1	0.1	—	0.2	—	—	—
Other cash from farm	: 18	1.1	—	1.5	1.6	1.3	—
Farm receipts from all farm sources combined ^{2/}	: 14	0.8	—	2.2	1.1	1.1	1.0
NSA grants	: 1	0.1	—	—	—	—	0.5
Off-farm work	: 370	22.0	10.9	17.4	28.9	29.6	11.6
Other nonfarm income ^{3/}	: 68	4.0	0.5	6.4	4.3	4.1	2.5
No major source	: 36	2.1	0.5	2.0	3.0	2.3	2.5
No cash receipts	: 51	3.0	1.4	5.6	2.3	1.8	4.0
Total	: 1530	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	: 1530		211	408	305	558	198
Number not reporting	: 71		2	25	5	27	12

^{1/} Either crop sales alone or livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

^{2/} No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

^{3/} Receipts from such sources as direct relief, soldier's bonus, etc.



Table 48. MAJOR SOURCE OF RECEIPTS LAST RE RECORD: Number and percent age of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	
			Percent	Percent	Percent	Percent
Crop sales	213	32.5	24.9	26.3	26.2	
Livestock and produce	290	44.2	51.3	42.1	36.4	
Crop sales and live- stock and produce 1/	53	8.1	6.4	9.6	8.8	
Benefit payments	2	0.3	—	0.5	0.6	
Other cash from farm	3	0.5	0.4	0.5	0.6	
Farm receipts from all: farm sources combined 2/	11	1.7	1.1	0.5	3.9	
FSA grants	5	0.8	0.8	—	1.7	
Off-farm work	49	7.5	10.6	3.8	7.2	
Other nonfarm income 3/	8	1.2	1.5	1.4	0.6	
No major source	21	3.2	3.0	3.3	3.3	
No cash receipts	—	—	—	—	—	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	655		265	209	181	
Number not reporting 4/	57		9	7	41	

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 1,039 borrowers with no record after entry on RR program.



Table 40.—MAJOR SOURCE OF RECEIPTS YEAR BEFORE PRESENT YEAR AND LAST YEAR PRESENT: Number of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first preceding year and during last year of record after effect of 1933 if included in figures

Major source year before first	Borrowers by major source during last year of record after effect on the									
	1/ Live- stock and produce	2/ Crop sales	3/ Off- farm work	4/ No major source	5/ No cash receipts	6/ Unknown	7/ Total	8/ 1933	9/ 1934	10/ 1935
Standard loan	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Crop sales	242	164	21	25	2	2	6	1	5	2
Livestock and produce	227	13	168	7	—	—	1	2	5	—
Crop sales and live- stock and produce 1/	49	8	21	9	—	—	2	—	4	—
Benefit payments	1	—	1	—	—	—	—	—	—	—
Other cash from farm	6	—	3	—	—	—	1	—	1	—
Farm receipts 2/	3	—	2	—	—	—	—	—	1	—
IRA Grants	—	—	—	—	—	—	—	—	—	—
Off-farm work	104	15	38	5	—	—	2	1	28	1
Other nonfarm income 3/	23	3	9	1	—	—	—	—	2	4
No major source	12	2	2	5	—	—	—	—	1	—
No cash receipts	20	3	11	—	—	—	—	—	1	3
Unknown	25	5	14	1	—	—	—	—	—	1
Total 4/	712	233	290	53	2	3	11	3	69	8

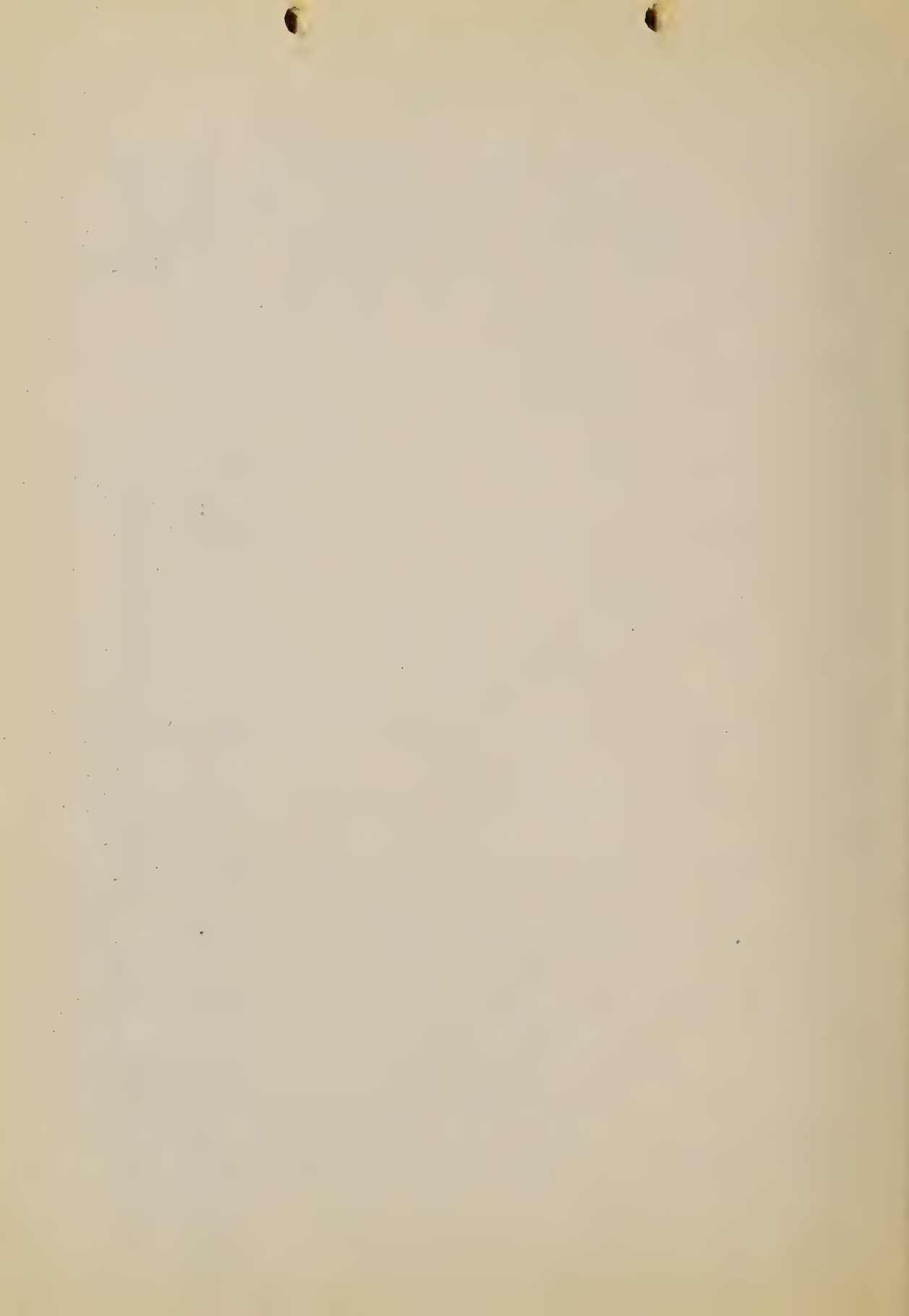
1/ Whether crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 1,039 borrowers with no record after entry on FR program.

Notes: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) since 1933 standard loan.



50.-RECEIPTS FROM OFF-FARM WORK YEAR BEFORE FIRST STANDARD FARM LOAN: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard farm loan, by period of first standard loan 1/

Receipts from off-farm work year before first standard loan	Total		Borrowers receiving first standard loan between			
	borrowers		3/1/36-	3/1/37-	3/1/38-	
	Number	Percent	Percent	Percent	Percent	
	720	42.7	41.9	48.4	58.4	
\$24	22	1.3	1.4	1.5	0.9	
49	49	2.9	3.7	2.0	2.0	
\$50 to \$74	55	3.3	4.4	2.0	1.7	
75 to \$99	31	1.8	2.3	1.0	1.7	
\$100 to \$149	87	5.2	5.5	3.9	6.4	
150 to \$199	85	5.1	5.5	3.4	5.8	
200 to \$299	136	8.1	8.8	7.6	7.8	
300 to \$399	107	6.4	6.6	4.4	8.1	
400 to \$499	76	4.5	3.8	5.2	5.8	
500 and over	314	18.7	16.6	20.6	21.7	
	XXX	100.0	100.0	100.0	100.0	
Number reporting	1632		330	407	345	
Number not reporting	69		47	14	8	

1/ Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.

Note: A comparable table is also available for each Area in the Region.

Forty-three percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 42, 48, and 38 percent of the first, second, and third period borrowers, respectively. Thirty percent of all borrowers had receipts of \$300 or more from this source. Fifteen percent had \$500 or more in receipts from off-farm work, with the proportion increasing from 17 percent in the first to 22 percent in the third period.



Table 51. - RECEIPTS FROM OFF-FARM WORK YEAR BEFORE FIRST STANDARD HOME LOAN. Number and percentage of borrowers reporting receipts from off-farm work during year before first standard home loan, by areas ^{1/}

Receipts from off-farm work year before first standard loan	Total borrowers		Borrower's Area of residence at time of first standard loan					
			New		New		New	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
0	720	42.7	47.8	51.5	36.0	22.1	61.0	
\$1 to \$24	22	1.3	4.3	0.7	1.6	—	2.5	
\$25 to \$49	49	2.9	6.2	3.2	3.6	1.4	2.0	
\$50 to \$74	55	3.3	3.8	3.7	3.6	3.4	1.0	
\$75 to \$99	31	1.8	2.8	2.7	1.3	1.4	1.0	
\$100 to \$149	87	5.2	7.6	4.3	6.9	4.4	3.1	
\$150 to \$199	85	5.1	6.2	3.9	6.6	5.0	4.3	
\$200 to \$299	136	8.1	7.1	2.8	11.3	6.2	3.1	
\$300 to \$399	107	6.4	5.2	5.4	5.6	9.1	3.0	
\$400 to \$499	76	4.5	0.9	4.4	4.9	6.4	2.5	
\$500 and over	314	18.7	8.1	14.4	19.7	28.3	9.7	
Total	1,311	100.0	100.0	100.0	100.0	100.0	100.0	
Borrowers reporting	1,311		231	16.8	30.6	56.2	107	
Borrowers not reporting	69		2	2.5	6	23	13	

^{1/} Receipts from off-farm work or from outside home loans other than operated by the borrower, regardless of the number of the borrower's other home loans.

Sixty-eight percent of the New England borrowers, 64 percent of the Pennsylvania, 52 percent of the Appalachian country, 47 percent of the New York, and 39 percent of the M-C-B area borrowers had some receipts from off-farm work during the year before the first loan. The proportion of borrowers with \$500 or more from this source varied from 14 percent in Appalachian country to 44 percent in New England.



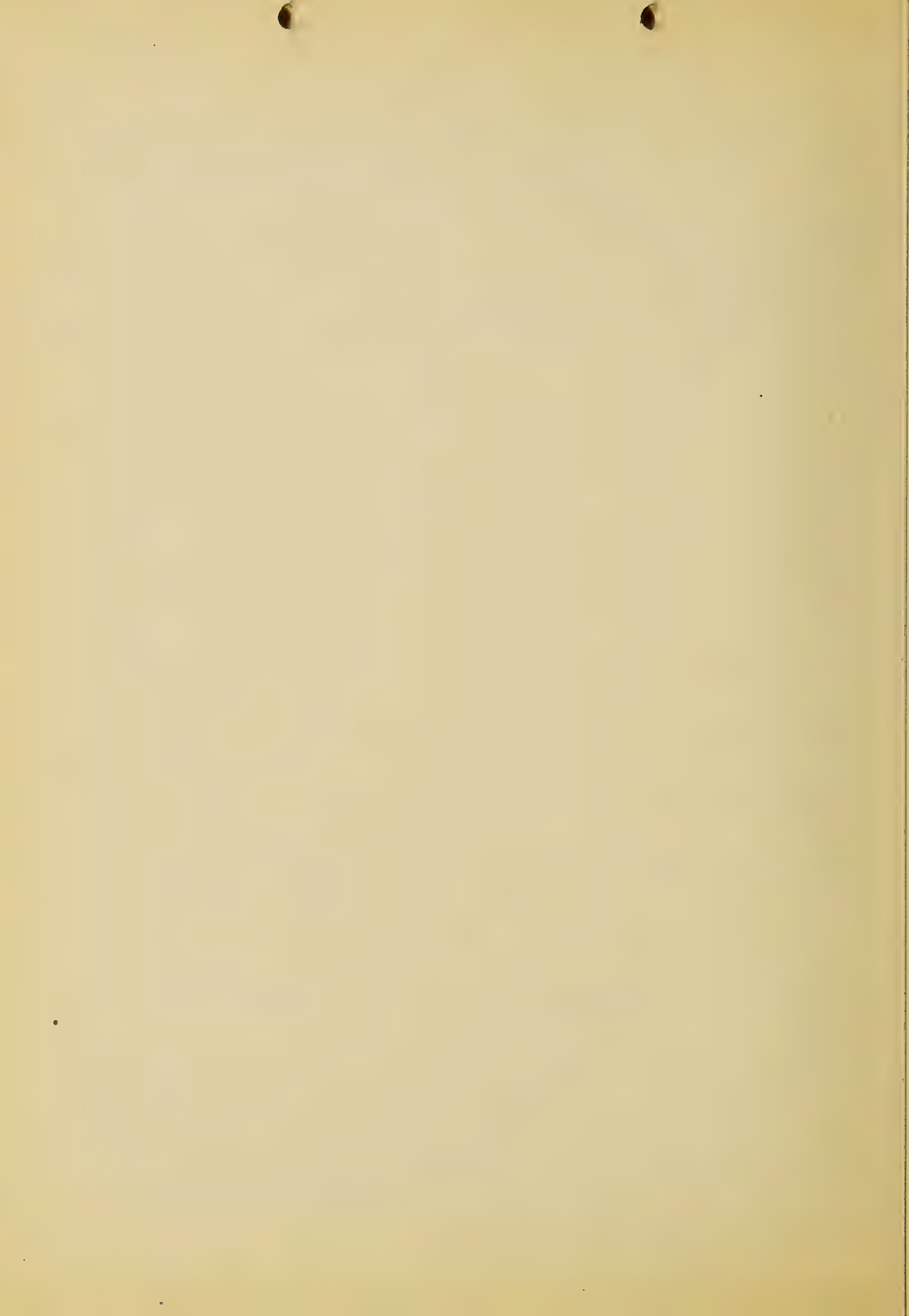
Table 52.—PERCENTAGE OF BORROWERS RECEIVING RECEIPTS FROM OFF-FARM WORK DURING LAST YEAR OF RECORD AFTER ENTRY ON RENTED LAND, BY NUMBER OF YEARS AFTER ENTRY ON RENTED LAND

Receipts from off-farm work during last year of record after entry on R ¹	Total	1 year	2 years	3 years
	Number	Percent	Percent	Percent
All	293	4.0	4.7	4.3
1 to 2 years	37	4.3	3.4	4.7
3 to 4 years	16	3.9	2.6	4.7
5 to 6 years	11	6.2	5.3	4.5
7 to 8 years	15	2.4	2.9	1.9
9 to 10 years				
11 to 12 years	32	4.8	4.9	4.7
13 to 14 years	60	9.0	11.3	7.1
15 to 16 years	31	4.7	5.7	4.2
17 to 18 years	23	3.5	3.0	3.8
19 and over	76	11.4	10.9	12.3
Total				
Number reporting	665	665	212	188
Number not reporting	47	2	4	3

1/ Receipts from nonfarm work or from done on farms, other than received by the borrower, regardless of the number of the household by whom work was done.

2/ Exclusive of 1,059 borrowers with no record after entry on R¹ during

Forty-four percent of the borrowers had no receipts from off-farm work during the last year of record after entry on R¹; this was true for 44 percent of those on the program 1, 2, and 3 years, respectively. One out of 9 borrowers had receipts of \$500 or more from this source during the last year of record. The amount of receipts from off-farm work remained relatively constant regardless of the length of time borrowers had been on the program.



1. BORROWERS BY SIZE OF FARM AND BY TYPE OF FARM LAST OF RECORD: NUMBER OF BORROWERS CLASSIFIED BY RECEIPTS FROM OFF-FARM WORK AND BY TYPE OF FARM DURING LAST YEAR OF RECORD AFTER ENTRY ON STANDARD RR PROGRAM

Type of Farm	Last year of record	Entry on RR 1/	Borrowers by acres of farm during last year after entry on RR										
			Total	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown	
			No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
293	1	15	24	70	112	32	16	2	1				30
27	---	2	3	7	11	3	1	---	---				1
26	---	4	4	9	6	4	2	---	---				---
41	---	1	4	16	15	5	---	---	---				---
16	---	---	1	5	5	3	---	---	---				1
40	---	3	4	10	13	7	2	1	---				2
32	---	1	4	7	11	4	3	---	---				2
60	---	3	2	14	25	8	4	---	---				---
31	---	2	1	9	11	6	1	1	---				---
23	---	---	3	3	10	3	2	---	1				1
47	---	1	---	---	---	2	3	---	---				41
712	3	40	67	175	238	84	36	4	3				72

Receipts from nonfarm work or from work done on farms, other than operated by the borrower, regardless of the member of the household by whom the work was done.
Exclusive of 1939 borrowers with no record after entry on RR program.

A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

The median size of farm for borrowers with no off-farm receipts during last year of record was 118 acres, for those with less than \$300 it was 112 acres and for those with \$300 or more from off-farm work the median was 105 acres.

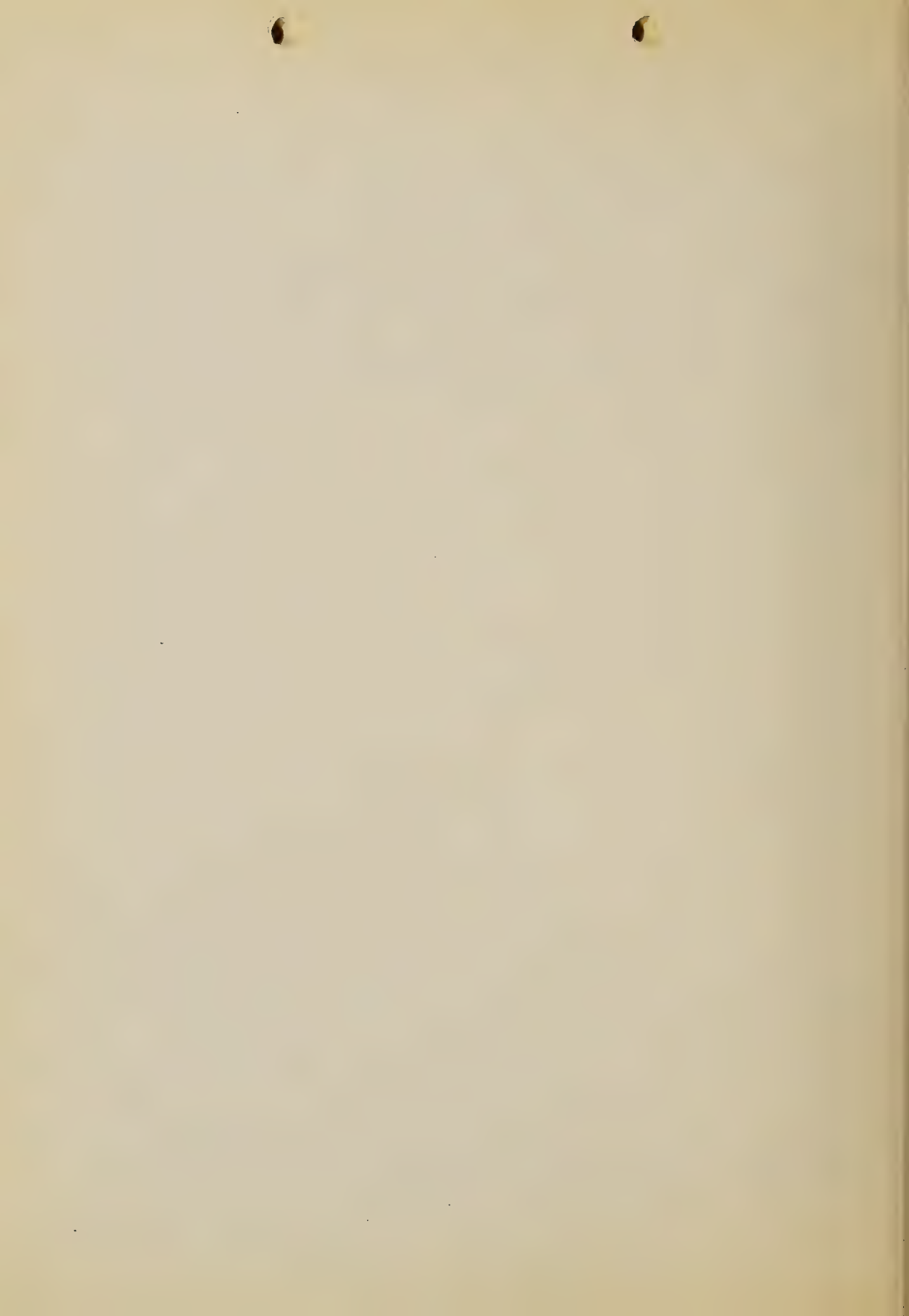


Table 55.-RECEIPTS FROM BENEFIT PAYMENTS YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from benefit payments during year before first standard RR loan.

Receipts from benefit payments year before first standard loan	Total	
	Number	Percent
\$0	1,510	95.7
\$1 to \$24	14	0.9
\$25 to \$49	21	1.3
\$50 to \$74	13	0.8
\$75 to \$99	3	0.2
\$100 to \$149	9	0.6
\$150 to \$199	5	0.3
\$200 to \$299	---	---
\$300 to \$399	1	0.1
\$400 to \$499	---	---
\$500 and over	1	0.1
Total reporting	1,577	100.0
Number not reporting	45	

1/ Exclusive of 129 borrowers reporting tenure status as Farm laborer or nonfarm during crop year before first standard RR loan.

Ninety-six percent of the borrowers who were farm operators did not report any receipts from benefit payments during the year before the first loan. Only 1 percent received benefit payments of \$100 or more.

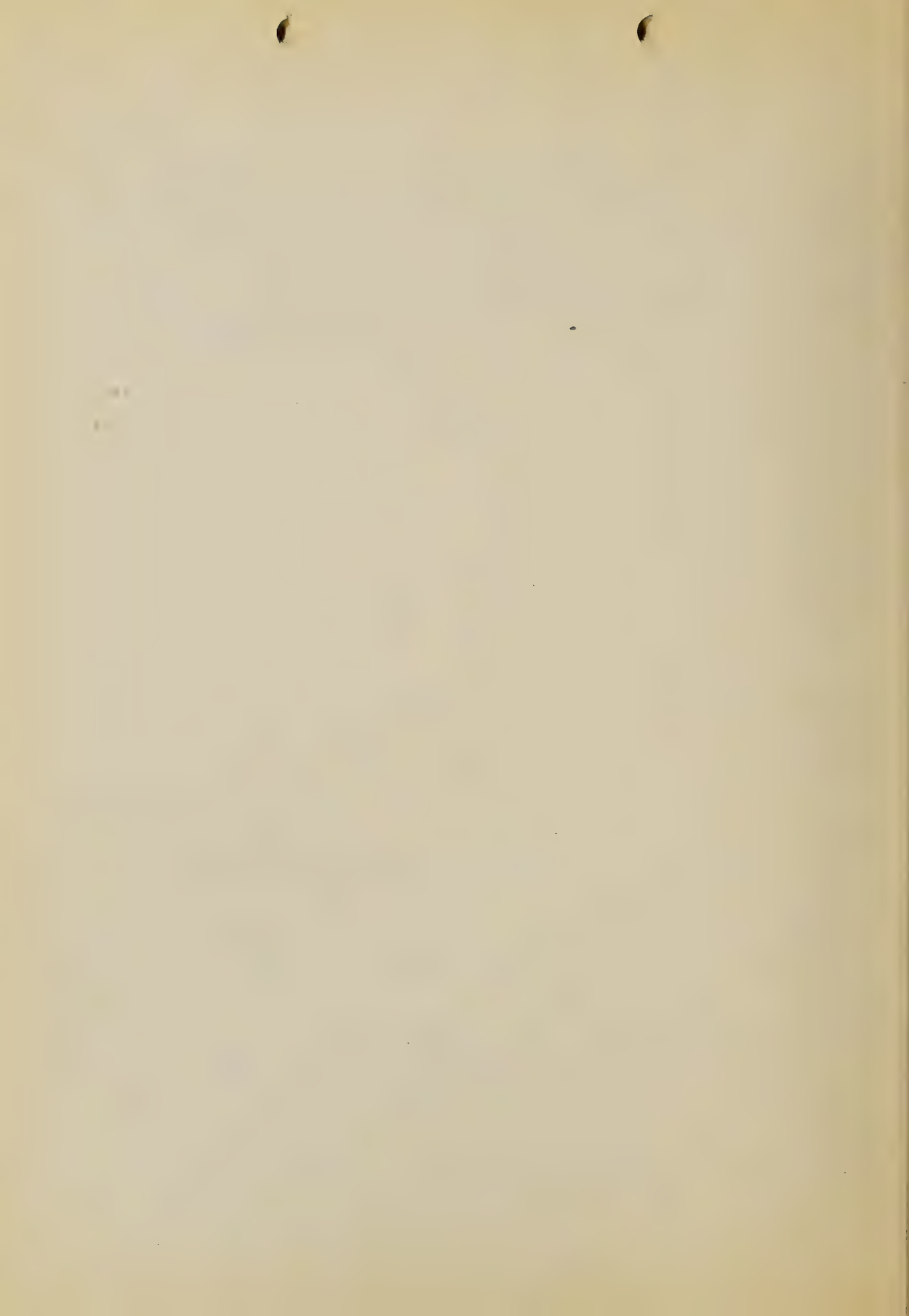


Table 56. RECEIPTS FROM BENEFIT PAYMENTS DURING LAST YEAR OF RECORD AFTER ENTRY ON PROGRAM, BY NUMBER OF YEARS AFTER FIRST ENTRY

Receipts from benefit payments during last year of record after entry on HR	Total	1 year	2 years	3 years	4 years
Number reporting	965	364	237	288	86
Percent reporting %	100	37	24	30	9
0	27	4.2	4.2	5.7	3.2
1-99	71	7.4	7.6	8.0	7.4
100-199	29	3.0	3.8	1.9	7.0
200-299	14	1.4	1.1	2.8	2.6
300-399	34	3.5	1.1	5.2	10.0
400-499	32	3.3	1.1	5.2	9.5
500-599	22	2.3	0.4	5.7	1.8
600-699	11	1.1	0.4	3.3	1.6
700-799	12	1.2	—	4.2	1.6
800 and over	4	0.4	—	0.9	1.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	965	364	237	288	86
Percent reporting %	100	37	24	30	9

1/ May include an occasional borrower reporting no cash.

2/ Exclusive of 1,039 borrowers with no record after entry on HR.

During the last year of record after entry on HR, 64 percent of the borrowers reported no receipts from benefit payments. No receipts from this source were reported by 85, 58, and 50 percent of those on the program 1, 2, and 3 years, respectively. Almost 18 percent of all borrowers with records after acceptance received up to \$100 and 17 percent received \$100 or more.

Table 57. RECEIPTS FROM BENEFIT PAYMENTS YEAR 1970 AND YEAR 1971. Number of borrowers classified by receipts from benefit payments during year before first standard loan and during last year of record after entry on standard loan program

Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts 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first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit 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before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year before first year before first year before first		Receipts from benefit payments year	
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3/ Includes borrowers reporting no farms.

4/ Includes all 1970 borrowers with no record after entry on the program.

Source: A report to the U.S. Department of Agriculture by the U.S. Department of Agriculture, Office of Economic Research, Washington, D.C., 1971.

Table 58.--NUMBER OF FARM ENTERPRISES YEAR BEFORE RR: Num-
ber and percentage of borrowers classified by
number of farm enterprises yielding 10 percent
or more of cash receipts from crops and live-
stock during year before first standard RR loan 1/

Number of farm enterprises	Total	
	Borrowers	
	Number	Percent
1	614	43.3
2	395	27.8
3	257	18.1
4	114	8.0
5	34	2.4
6	6	0.4
7	---	---
8	---	---
9 or 10	---	---
11 or more 2/	---	---
Total reporting	1,420	100.0
Number not reporting	91	

1/ Exclusive of 803 borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan, 43 percent had only 1 enterprise such as dairy products, poultry, or potatoes, which contributed 10 percent or more of the total from crops and livestock. A single enterprise was most common. Twenty-eight percent of the borrowers depended upon 2 enterprises and 18 percent had 3 enterprises. Only 11 percent were diversified to the extent of having 4 to 6 enterprises each accounting for 10 percent or more of the cash income from crops and livestock.

Table 59.--NUMBER OF FARM ENTERPRISES LAST YEAR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	Percent
0 1/	6	0.9	3.5	0.5	0.6	
1	293	45.5	46.8	50.3	36.2	
2	171	26.6	22.3	30.4	23.6	
3	213	32.4	32.3	10.1	25.9	
4	45	7.0	6.5	7.2	7.4	
5	9	1.4	1.1	1.0	2.3	
6	1	0.2	—	0.5	—	
7	—	—	—	—	—	
8	—	—	—	—	—	
9 or 10	—	—	—	—	—	
11 or more 2/	—	—	—	—	—	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting :	643		261	207	175	
Number not reporting 3/ :	69		13	9	47	

1/ No cash receipts from crops or livestock.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 1,039 borrowers with no record after entry on RR program.

One enterprise was depended upon by 46 percent of the borrowers and the other 54 percent after entry on RR. For 27 percent of enterprises, such as dairy products or potatoes, contributed 10 percent or more of the cash income from crops and livestock. About one-fifth had 3 enterprises and 9 percent had 4 or more. Diversification tended to increase with the length of time on the RR program.

OF farm households reporting on Farm Income and Expenses for 1954, the number of households reporting on standard RR during year before first standard loan and during last year of record after entry on standard RR are:

Year of entry on standard RR	Before first standard loan	During year before first standard loan	During last year of record after entry on standard RR
1/1	1	1	1
2/1	1	1	1
3/1	1	1	1
4/1	1	1	1
5/1	1	1	1
6/1	1	1	1
7/1	1	1	1
8/1	1	1	1
9 or 10	1	1	1
Unknown	1	1	1
Total	2,770	68	1,226
		757	502
		171	19
		1	

1/ Includes borrowers reporting no farm income.
2/ Excludes borrowers with no record after entry on RR program.
3/ Excludes borrowers with no record after entry on RR program.
Notes: A comparison was also available with borrowers who had no record after entry on RR program.

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Table 61.-- FAMILY EXPENDITURES YEAR BEFORE RR:
Number and percentage of borrowers
classified by cash family-operating
expenditures during year before
first standard RR loan

Cash family-operating expenditures year before first standard loan	Total borrowers	
	Number	Percent
Less than \$100	19	8.7
\$100 to \$199	13	5.9
\$200 to \$299	23	10.5
\$300 to \$399	59	26.9
\$400 to \$499	41	18.7
\$500 to \$749	42	19.2
\$750 to \$999	12	5.5
\$1,000 to \$1,499	7	3.2
\$1,500 to \$1,999	---	---
\$2,000 and over	---	---
Total reporting	219	100.0
Number not reporting	1,532	
Median cash family-operating expenditures year before first loan	\$392	

Information about cash family expenditures during the year before entry on RR was available for only 13 percent of the borrowers. The median for those reporting was \$392. Twenty-eight percent of the borrowers spent \$500 or more for the family.



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Table 62.- FAMILY EXPENDITURES LAST RR RECORD: Number and percentage of borrowers classified by cash family operating expenditures last year of record after entry on standard RR program

year of record	Borrowers	
	Number	Percent
Less than \$100	20	5.4
\$100 to \$199	31	8.3
\$200 to \$299	45	12.0
\$300 to \$399	95	25.4
\$400 to \$499	64	17.2
\$500 to \$749	88	23.5
\$750 to \$999	24	6.4
\$1,000 to \$1,499	6	1.6
\$1,500 to \$1,999	1	0.3
\$2,000 and over	---	---
Total reporting	374	100.0
Number not reporting 1/	---	---
Median cash family-operating expenditures last year of record	\$396	

1/ Exclusive of 1,039 borrowers with no record after entry on RR program.

Information about cash family expenditures during the last year of record was available for only 374 of the 1,413 borrowers reporting after entry on the program. The median for those reporting was \$396. One-fourth of the borrowers spent less than \$300; 8 percent spent \$750 or more for the family.



Tables 67, 68, 69, and 70

Exclusion of the equity in farm land and building decreased the median amount of net worth of borrowers at the time of the first standard loan for each of the 3 periods and for each of the 5 Areas in the Region. For all periods, the median net worth with real estate equity was \$1,540 and without real estate equity was \$819, or a difference of \$721. The difference between the 2 medians was greatest for Aroostook County which had the largest proportion of borrowers who had been owners the year before the first loan and least for Pennsylvania which had the smallest percentage of owners. Both with and without real estate, the median net worth was lowest for the third period borrowers and highest for the second period borrowers. The differences are summarized as follows:

Median net worth at time of first standard loan

<u>First standard</u> <u>loan between</u>	<u>Including farm</u> <u>real estate equity</u>	<u>Excluding farm</u> <u>real estate equity</u>	<u>Difference</u>
3/1/36-2/28/37	\$1,574	\$792	\$782
3/1/37-2/28/38	1,830	949	881
3/1/38-2/28/39	1,238	772	466
Total, all periods	1,540	819	721
<u>Areas</u>			
Aroostook	2,286	842	1,444
New York	1,423	869	554
Pennsylvania	1,378	837	541
New England	1,574	813	761
D-M-NJ	1,512	668	844

While 2 borrowers in 5 had a beginning net worth in excess of \$2,000, only 1 in 8 had that amount of net worth after the equity in real estate was excluded. Two percent of all borrowers in the Region had debts in excess of assets at the time of the first loan, with real estate assets and liabilities included, and 6 percent with these items not included.

Table 67.—NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth at time of first standard RR loan, by period of first standard loan

Net worth at time of first standard loan	Total		Borrowers receiving first standard loan between			
			3/1/36-	3/1/37-	3/1/38-	
	Number	Percent	Percent	Percent	Percent	
-\$500 or more	23	1.3	1.4	1.2	1.1	
-\$499 to -\$1	17	1.0	1.4	0.7	---	
\$0 to \$124	23	1.3	1.3	1.2	1.4	
\$125 to \$249	70	4.0	3.7	2.9	6.2	
\$250 to \$499	144	8.1	8.7	6.0	10.3	
\$500 to \$999	316	18.1	17.7	15.3	23.4	
\$1,000 to \$1,499	360	14.9	11.2	14.4	17.6	
\$1,500 to \$1,999	192	11.1	10.6	12.0	11.9	
\$2,000 to \$2,999	343	17.7	17.4	16.1	18.1	
\$3,000 to \$4,999	257	12.8	14.1	16.5	9.1	
\$5,000 and over	126	7.2	7.7	11.2	3.7	
Total	831	100.0	100.0	100.0	100.0	
Number reporting	1,741		970	439	331	
Number not reporting	10		7	3	---	
Median net worth at time of first standard loan	\$1,540		\$1,574	\$1,600	\$1,236	

Note: A comparable table is also available for each Area in the Region.

The net worth, including real estate equities, of new borrowers in 1936-39 was lower than that of new borrowers in 1936-37, while that of borrowers accented in 1937-38 was greater than in either of the other 2 periods. The medians in the first, second, and third periods were \$1,594, \$1,820, and \$1,236, respectively. The proportion of borrowers with debts in excess of assets decreased from 3 percent in the first period to 2 percent in the second and to 1 percent in the third. The proportions with a net worth of \$3,000 or more were 41 percent, 46 percent, and 27 percent, respectively, in the first, second, and third periods.

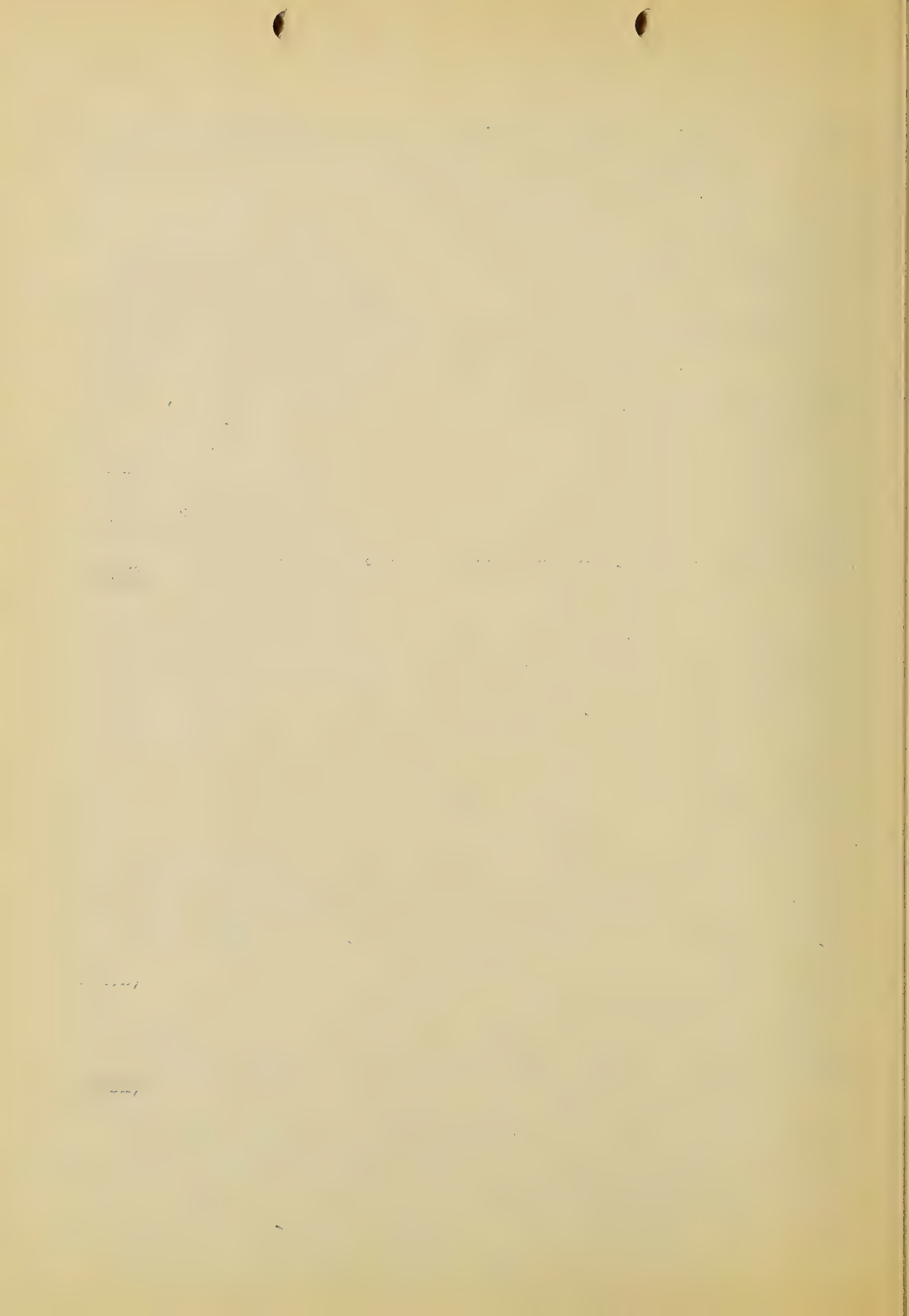


TABLE A-1. NET WORTH AT TIME OF FIRST STANDARD FHL LOAN. (Percentages of borrowers classified by net worth at time of first standard FHL loan, by Area)

Net worth at time of first standard loan	Percentages of borrowers						
	Total		at time of first standard loan				
			New		New		
	Number	Percent	Percent	Percent	Percent	Percent	Percent
\$500 or more	23	1.3	4.3	0.7	0.3	1.4	1.0
\$499 to -\$1	17	1.0	1.0	1.2	0.3	1.0	1.6
\$1 to \$124	23	1.3	1.0	1.6	1.0	0.9	2.9
\$125 to \$249	70	4.0	3.3	3.7	3.9	3.8	6.2
\$250 to \$499	146	8.4	4.3	10.5	12.3	6.4	8.1
\$500 to \$999	316	18.1	12.4	19.4	20.2	18.5	16.7
\$1,000 to \$1,499	260	14.9	11.4	15.1	15.8	16.1	13.4
\$1,500 to \$1,999	193	11.1	8.6	12.6	8.4	12.7	10.0
\$2,000 to \$2,999	308	17.7	13.3	14.7	19.4	21.0	16.8
\$3,000 to \$4,999	257	14.8	21.4	15.8	12.6	12.9	14.4
\$5,000 and over	128	7.4	19.0	4.7	5.8	5.3	9.1
Total	1741	100.0	100.0	100.0	100.0	100.0	100.0
Borrowers not reporting	10						
Median net worth at time: of first standard loan:	1540	\$2286	\$1823	\$1375	\$1574	\$1512	

Note: Real estate equities included; Ancestral County borrowers, with a median net worth of \$1,540 had by far the largest net worth at the time of the first standard loan as compared with \$1,574 for New England, \$1,112 for the D-S-HJ Area, \$1,423 for New York, and \$1,170 for Pennsylvania borrowers. Ancestral County, however, had the largest proportion of borrowers, 5 percent, with a negative net worth compared to 2 percent and less for the other areas. Ancestral also the largest proportion, 40 percent, with at least \$3,000 equity in their assets; this percentage was twice as large as in other areas, except the D-S-HJ which had 14 percent with this amount of equity.



Table 19.—NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	3/1/30-2/28/31	3/1/31-2/28/32	3/1/32-2/28/33	Percent
-\$500 or more	8	2.8	3.3	1.5	2.8	
-\$499 to -\$1	48	2.8	3.0	3.3	3.8	
-\$1 to -\$124	60	3.5	2.8	2.9	3.2	
-\$125 to -\$249	109	6.3	5.7	5.5	8.9	
-\$250 to -\$499	257	14.3	14.2	11.2	14.0	
-\$500 to -\$999	540	31.0	31.3	24.0	31.1	
-\$1,000 to -\$1,499	318	18.2	17.0	20.0	19.9	
-\$1,500 to -\$1,999	245	8.4	8.6	10.7	17.1	
-\$2,000 to -\$2,999	130	7.5	6.8	9.9	6.6	
-\$3,000 to -\$4,999	59	3.4	3.3	5.3	1.7	
-\$5,000 and over	22	1.3	1.2	2.2	0.7	
Total	1,715	100.0	100.0	100.0	100.0	
Under \$500	1,715		98.5	81.6	100	
Number not reporting	16		7	3	6	
Median net worth, excluding equity in farm real estate, at time of first standard loan	\$119		\$792	\$742	\$772	

Note: A comparable table is also available for each Area in the Region.

The proportion of borrowers with a negative net worth, excluding real estate, was largest among borrowers receiving the first standard loan during the first period; the proportion with a net worth of \$1,500 or more was highest among second period borrowers. The median net worth was also the largest for borrowers entering the program during the second period, \$742, as compared to \$792 for first period and \$772 for third period borrowers.

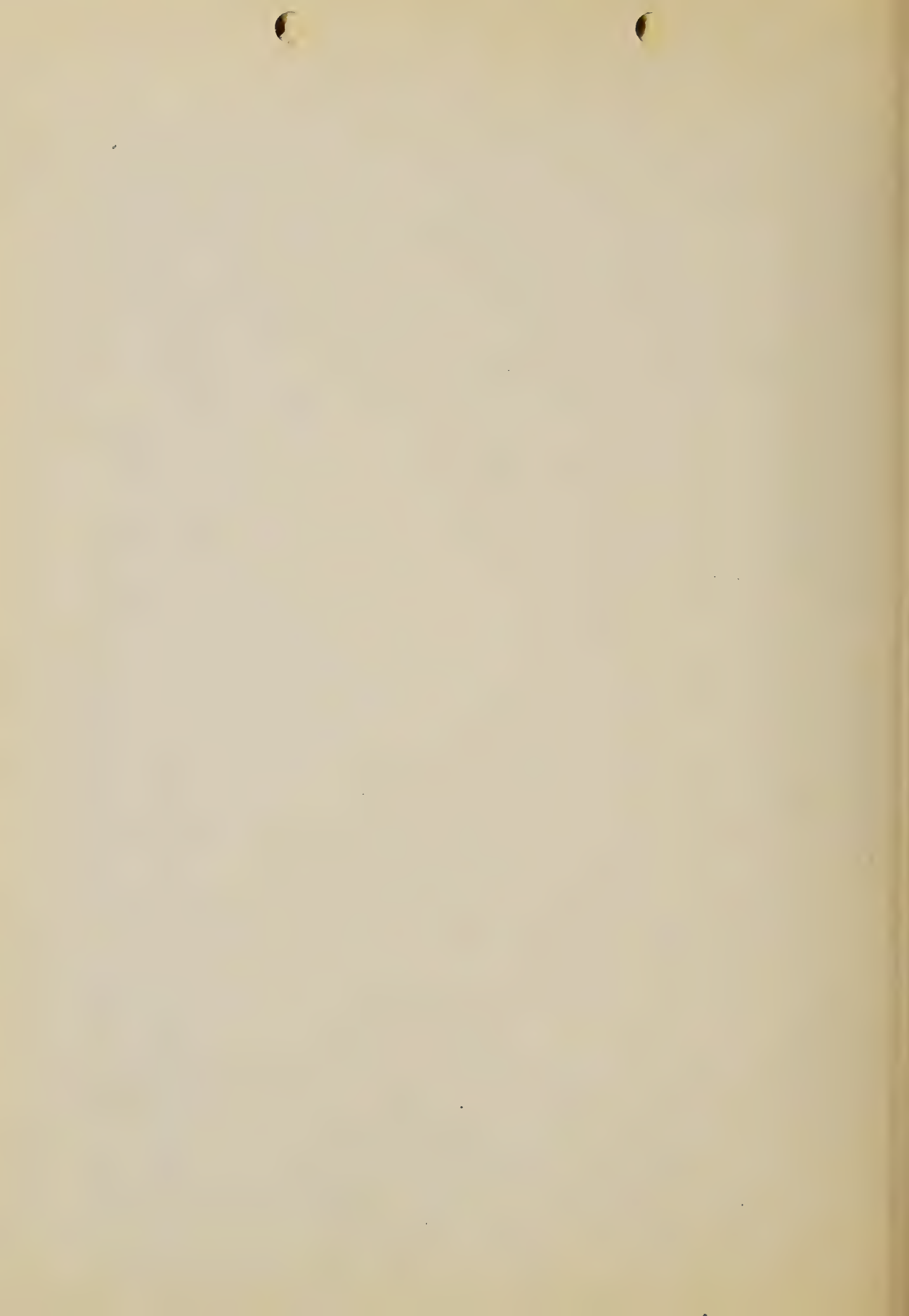


Table 70.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST STANDARD LOAN:
Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard loan by Areas

Net worth, excluding equity in farm real estate, at time of first standard loan	Total		Borrower's Area of residence at time of first standard loan					
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent
\$500 or more	49	2.8	8.1	1.4	1.6	2.1	4.3	
\$499 to \$1	48	2.8	4.3	1.2	2.0	2.1	7.7	
\$1 to \$124	60	3.5	4.3	2.8	2.0	4.0	4.8	
\$125 to \$249	109	6.3	3.3	6.0	5.5	7.1	8.6	
\$250 to \$499	257	14.8	8.6	16.3	16.3	15.0	15.3	
\$500 to \$999	540	31.0	31.2	30.2	23.5	31.6	27.7	
\$1,000 to \$1,499	316	18.2	12.9	20.0	22.7	17.9	13.9	
\$1,500 to \$1,999	145	8.4	9.1	10.9	5.9	7.9	7.2	
\$2,000 to \$2,999	130	7.5	8.1	7.9	6.5	7.8	6.7	
\$3,000 to \$4,999	59	3.4	7.2	2.8	2.0	3.6	2.4	
\$5,000 and over	22	1.3	2.9	0.5	2.0	0.9	1.4	
Total	XXXX	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	1735		209	430	307	580	209	
Number not reporting	16		4	3	3	5	1	
Median net worth, excluding equity in farm real estate, at time of first standard loan	\$ 819		\$842	\$869	\$837	\$813	\$668	

Twelve percent of the borrowers in Aroostook County had a negative net worth at the time of the first loan, when real estate equities are excluded, as compared to 4 percent and less in the other areas. The median net worth was lowest for the D-1-NJ area, \$668, but for Aroostook County was next to the highest. The median net worth of borrowers in Aroostook County was \$819, fifth, 18 percent, of the Aroostook County borrowers had a net worth without farm real estate, of \$2,000 or more as compared with between 10 and 12 percent in the other 4 areas.





Tables 72 and 73

Table 72

Over one-half, 57 percent, of the borrowers for whom a record was available after entry on R1 had a lower net worth at the time of the last record than at the time of the first loan; 35 percent incurred a decrease of \$500 or more. Nineteen percent increased their net worth by \$500 or more. The median change was a decrease of \$146. Fifty-five percent of the first period, 53 percent of the second, and 56 percent of the third period borrowers had some decrease in their net worth by the time of their last record. The median changes were decreases of \$100, \$296, and \$149 for first, second, and third period borrowers, respectively. All of the third period borrowers had been on the program 1 year at the time of their last record; the majority of the second period borrowers had been on 2 years; of the first period borrowers, one-half had been on the program 2 years; less than one-fourth, 23 percent, had been on 2 years; and over one-fourth, 27 percent, had been on 1 year.

Table 73

Over one-half, 57 percent, of all borrowers with any record of change since receiving the first standard loan had a lower net worth, excluding farm real estate, at the time of the last record than at the time of the first loan. This decrease was reported by 52, 60, and 60 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first standard loan. Twenty-nine percent incurred decreases of \$500 or more and 15 percent had increases of \$500 or more, excluding real estate. The median change for all borrowers with records was a decrease of \$94, with decreases of \$81, \$153, and \$155 for borrowers on the program 1, 2, and 3 years, respectively. The borrowers with a 1-year record ending between September 1, 1936 and August 31, 1937, had a median increase of \$74, being the only group with a median increase.

TABLE 12.—BORROWERS IN THE UNITED STATES: Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard RR program, by period of first standard loan

Change in net worth	Total borrowers		Borrowers receiving first standard loan between			
			1/1/36	1/1/37	1/1/38	
			2/22/37	2/22/38	2/22/39	
	Number	Percent	Percent	Percent	Percent	
\$1,000 and over	172	24.2	23.5	31.5	11.0	
\$750 to \$1,000	74	10.1	9.7	11.7	11.0	
\$500 to \$750	71	10.5	9.3	8.5	23.1	
\$250 to \$500	45	6.4	6.3	5.8	0.1	
\$125 to \$250	31	4.4	4.5	6.6	3.7	
\$50 to \$125	62	8.7	8.6	7.4	12.2	
\$25 to \$50	32	4.6	4.2	3.7	7.3	
\$250 to \$499	77	10.8	10.7	10.6	12.2	
\$500 to \$999	66	9.3	9.8	8.5	3.1	
\$1,000 to \$1,999	41	5.7	7.7	3.7	1.1	
\$2,000 and over	21	3.0	1.5	2.2	—	
Total	711	100.0	100.0	100.0	100.0	
Number reporting	711		441	168	83	
Number not reporting 1/	1		—	1	—	
Median change in net worth	-\$146		-\$100	-\$296	-\$149	

1/ Exclusive of 2,009 borrowers with no record after entry on RR program.



NOTE: This table shows the number of borrowers who had the larger net worth, exclusive of the equity in farm and other real estate, at the time of their record after entry on standard HE program. The number of borrowers who had the larger net worth, exclusive of the equity in farm and other real estate, at the time of their record after entry on standard HE program is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Estate at time of		Total		or		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to		to	
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NOTE: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

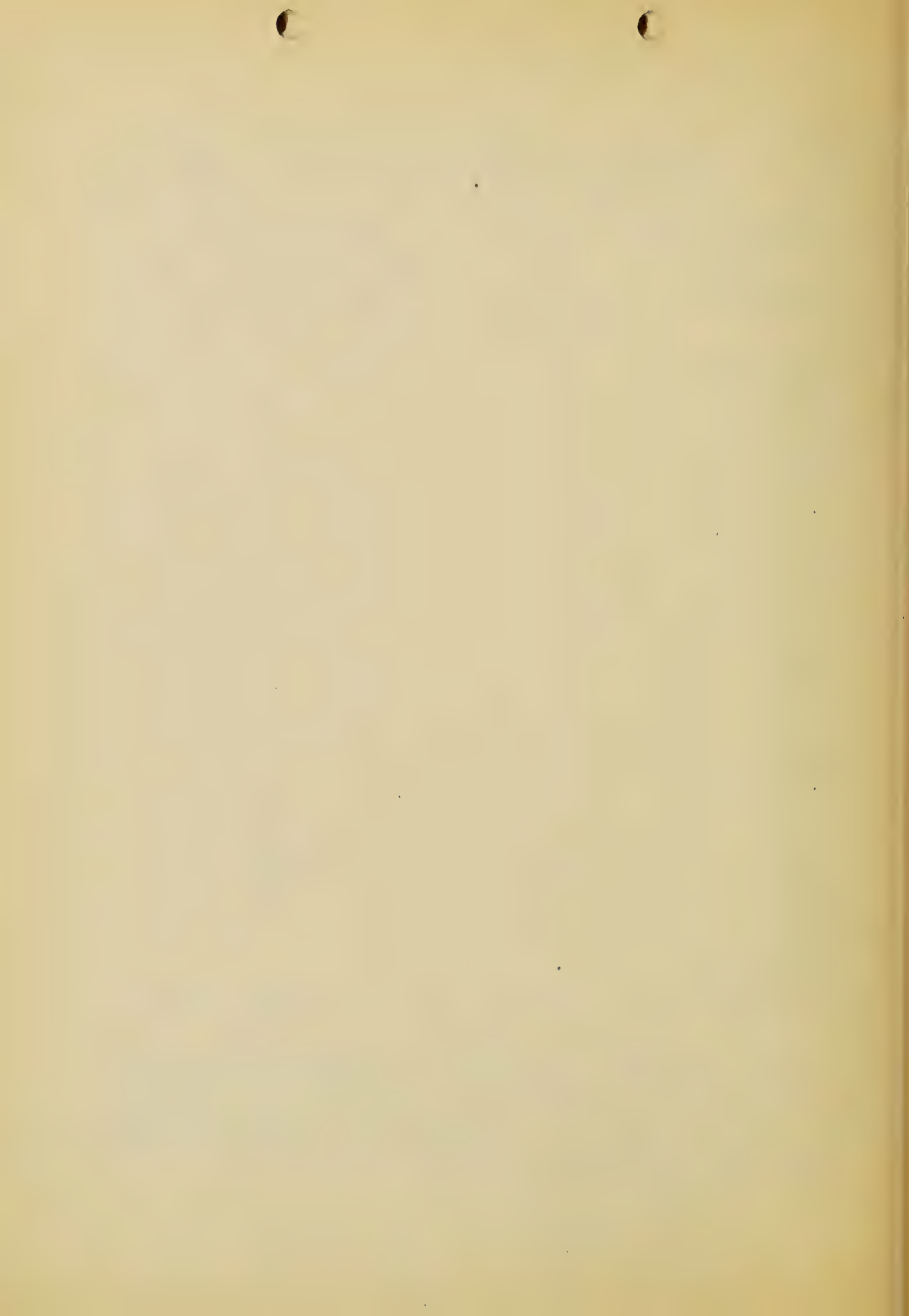
NOTE: This table shows the number of borrowers who had the larger net worth, exclusive of the equity in farm and other real estate, at the time of their record after entry on standard HE program. The number of borrowers who had the larger net worth, exclusive of the equity in farm and other real estate, at the time of their record after entry on standard HE program is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.



Table 25. — VALUE OF FIRST STANDARD LOAN RECEIVED AND PERCENTAGE OF BORROWERS CLASSIFIED BY VALUE OF ASSETS AT TIME OF FIRST STANDARD LOAN, by period of first standard loan.

Value of assets at time of first standard loan	Total		Borrowers receiving first standard loan between			
	Number		3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39	
	Number	Percent	Percent	Percent	Percent	
Less than \$125	18	0.6	0.8	—	0.4	
\$125 to \$249	10	1.0	1.0	2.5	2.7	
\$250 to \$499	88	5.1	5.3	2.9	7.1	
\$500 to \$999	180	10.3	10.9	7.6	11.9	
\$1,000 to \$1,499	139	9.1	9.3	8.9	11.7	
\$1,500 to \$1,999	121	7.1	7.5	5.3	8.3	
\$2,000 to \$2,999	206	11.8	11.1	13.0	11.3	
\$3,000 to \$3,999	202	11.6	10.2	12.4	14.5	
\$4,000 to \$5,999	317	18.2	18.1	18.4	18.2	
\$6,000 to \$9,999	268	15.4	16.0	18.4	10.2	
\$10,000 and over	158	9.1	9.0	13.4	4.2	
Total	1,741	100.0	100.0	100.0	100.0	
Number reporting	1,741		970	418	353	
Number not reporting	10		7	3	—	
Median value of assets at time of first standard loan	\$7,709		\$9,321	\$4,026	\$2,736	

Only one-third of the borrowers had assets, including real estate, of less than \$7,000 at the time of the first standard loan. The proportion of borrowers with assets of this amount varied from 36 for the first period borrowers to 24 for the second and 42 for the third period borrowers. A similar shift occurred in the medians, which were \$9,321, \$4,026, and \$2,736 for first, second, and third period borrowers, respectively.



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Table 7a- NUMBER OF COWS AT TIME OF FIRST RP LOAN: Number and percentage of borrowers classified by number of cows owned at time of first standard RP loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	443	25.8
1	273	15.8
2	235	13.6
3	137	7.9
4	95	5.5
5 to 9	247	14.3
10 to 19	170	9.8
20 to 29	54	3.1
30 and over	4	0.2
No cows, but 1 or more other cattle	63	3.6
Cattle, type unknown	7	0.4
Total reporting	1730	100.0
Borrowers not reporting	9	

At the time of entry on the IRR program, one-fourth of the borrowers had no cows or other cattle. Another fourth, 29 percent, had 1 or 2 cows. Three percent had 20 or more cows. The proportion of borrowers without any cattle was more than 3 times as large as the percentage who had been farm laborers or "nonfarm" during the major part of the year before the first loan.

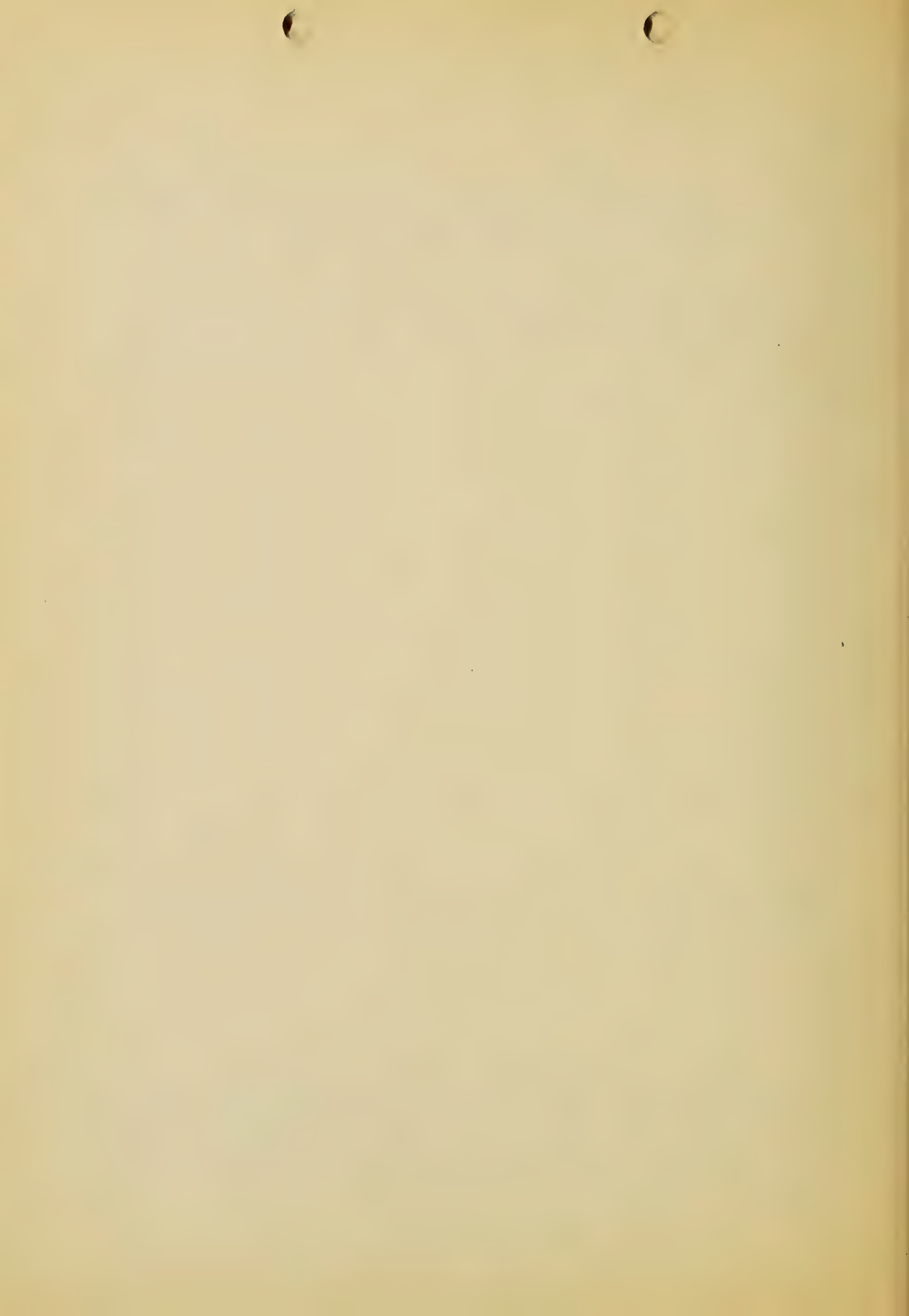
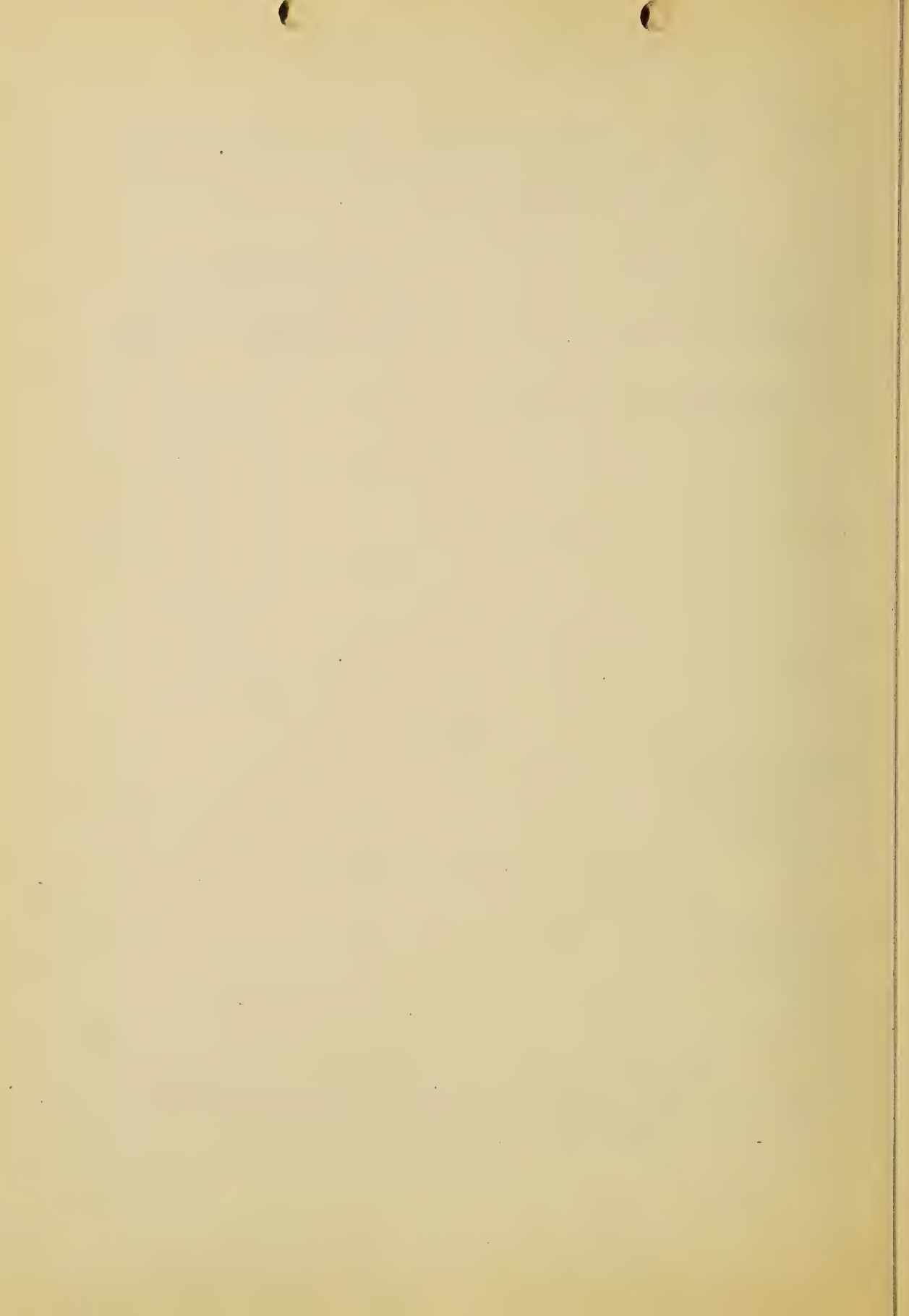


Table 77.--NUMBER OF COWS LAST RR RECORD: Number and percentage of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of cows at time of last record after entry on RR	Total		Borrowers by number of crop years after first loan			
	Number	Percent	Percent	Percent	Percent	Percent
No cows, no other cattle	36	12.7	10.7	10.7	10.7	10.7
1	98	13.9	10.7	15.6	16.4	16.4
2	83	11.8	9.9	13.2	12.7	12.7
3	67	9.3	7.7	11.0	10.5	10.5
4	49	7.0	6.3	7.5	7.3	7.3
5 to 9	155	22.0	24.9	18.4	21.8	21.8
10 to 19	128	18.2	20.6	18.9	14.5	14.5
20 to 39	26	3.7	3.7	3.3	4.1	4.1
40 and over	1	0.1	0.4	---	---	---
No cows, but 1 or more other cattle	7	1.0	1.8	0.5	0.5	0.5
Cattle, type unknown	4	0.6	0.4	0.5	0.9	0.9
Total	704	100.0	100.0	100.0	100.0	100.0
Number reporting	704		272	212	220	
Number not reporting 1/	8		2	4	2	

1/ Exclusive of 1,039 borrowers with no record after entry on RR program.

One-eighth of the borrowers had no cattle at the time of their last record after entry on RR. One-fourth had only 1 or 2 cows. Two-fifths had 5 to 20 cows. Four percent had 20 or more cows.



73. NUMBER OF COWS AT TIME OF FIRST STANDARD LOAN AND LAST RECORD: Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RI program

Number of cows at time of first standard loan	Borrowers by number of cows at time of last record after entry on													
	No cows, 1 to 5	No cows, 6 to 10	No cows, 11 to 15	No cows, 16 to 20	No cows, 21 to 25	No cows, 26 to 30	No cows, 31 to 35	No cows, 36 to 40	No cows, but other cattle	No cows, but other cattle	No cows, but other cattle	No cows, but other cattle	No cows, but other cattle	No cows, but other cattle
No cows, no other cattle	165	75	31	17	3	3	16	12	2	—	—	—	—	—
1	118	3	45	21	13	5	17	9	—	—	—	—	—	—
2	107	3	10	75	21	9	18	7	—	—	—	—	—	—
3	66	1	4	6	17	11	18	7	1	—	—	—	—	—
4	48	1	—	—	5	12	26	5	—	—	—	—	—	—
5 to 9	103	1	2	2	3	5	49	27	1	—	—	—	—	—
10 to 19	54	—	—	—	2	—	3	39	10	—	—	—	—	—
20 to 39	17	—	—	—	—	—	—	4	11	1	—	—	—	—
40 and over	—	—	—	—	—	—	—	—	—	—	—	—	—	—
No cows, but 1 or more other cattle:	28	2	4	1	1	2	9	8	1	—	—	—	—	—
Cattle, type unknown:	2	—	—	—	—	—	—	—	—	—	—	—	—	—
Unknown	4	—	—	—	—	—	1	—	—	—	—	—	—	—
Total 1/	712	86	56	51	67	49	155	126	26	1	7	4	9	—

2/ Exclusive of 1,039 borrowers with no record after entry on RI program.

Notes: 1. Borrowers with no record after entry on RI program are classified by number of crop years (1, 2, or 3) when first standard loan.



percentage of borrowers classified by number of hens
owned at time of first standard RR loan

Number of hens at time of first standard loan	Total borrowers	
	Number	Percent
No hens, no other poultry	443	25.6
1 to 24	371	21.4
25 to 49	308	17.8
50 to 74	143	8.2
75 to 99	41	2.4
100 to 149	62	3.6
150 to 199	25	1.4
200 and over	96	5.5
No hens, but other poultry	68	3.9
Poultry, type unknown	177	10.2
Total reporting	1,734	100.0
Number not reporting		17

One-fourth of the borrowers had no hens or other poultry at the time of the first standard loan; this is more than 3 times as large as the percentage of borrowers who had been farm laborers or "nonfarm" during the major part of the year before the first loan. About two-fifths had less than 50 hens. Ten percent had 100 hens or more.

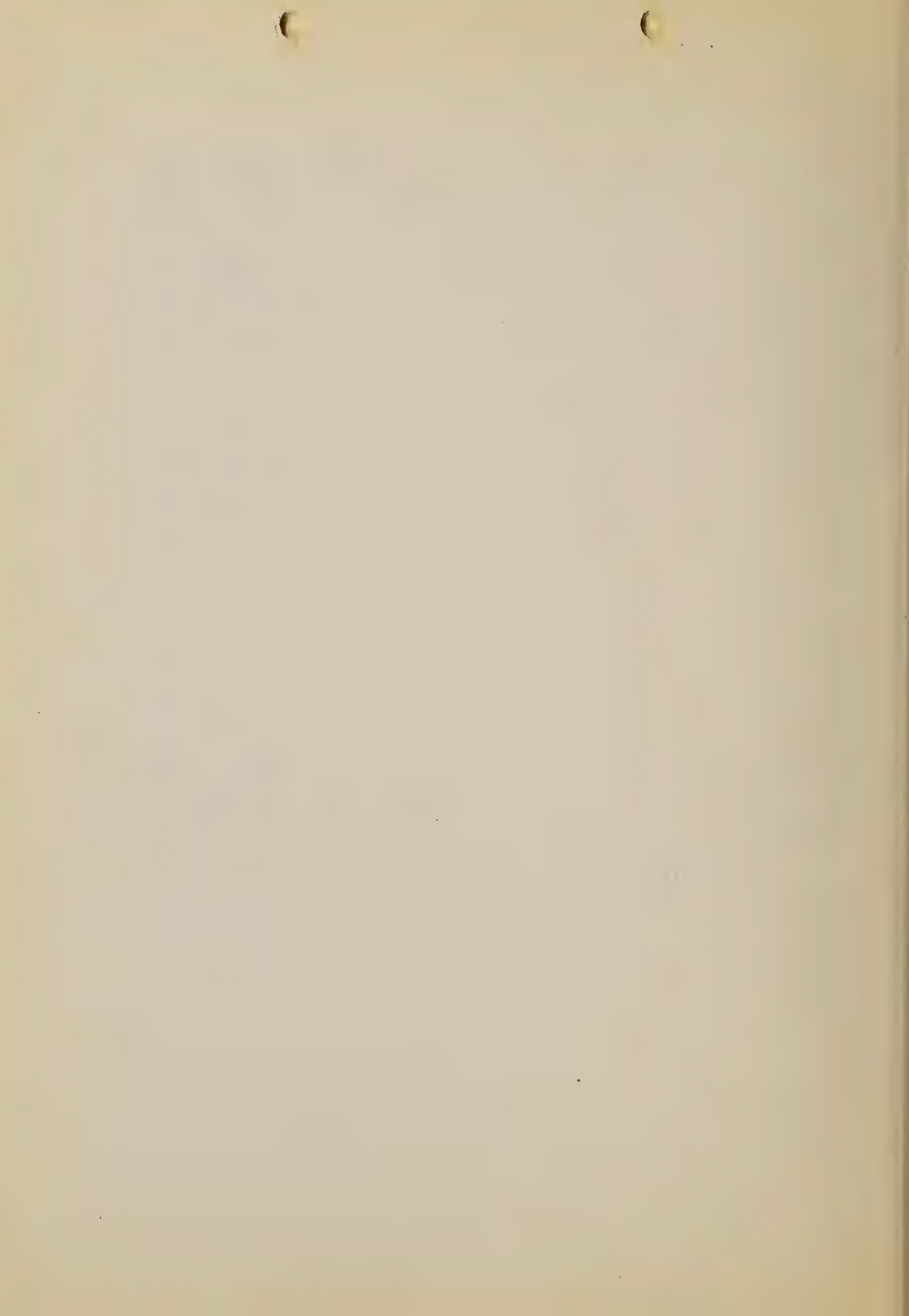
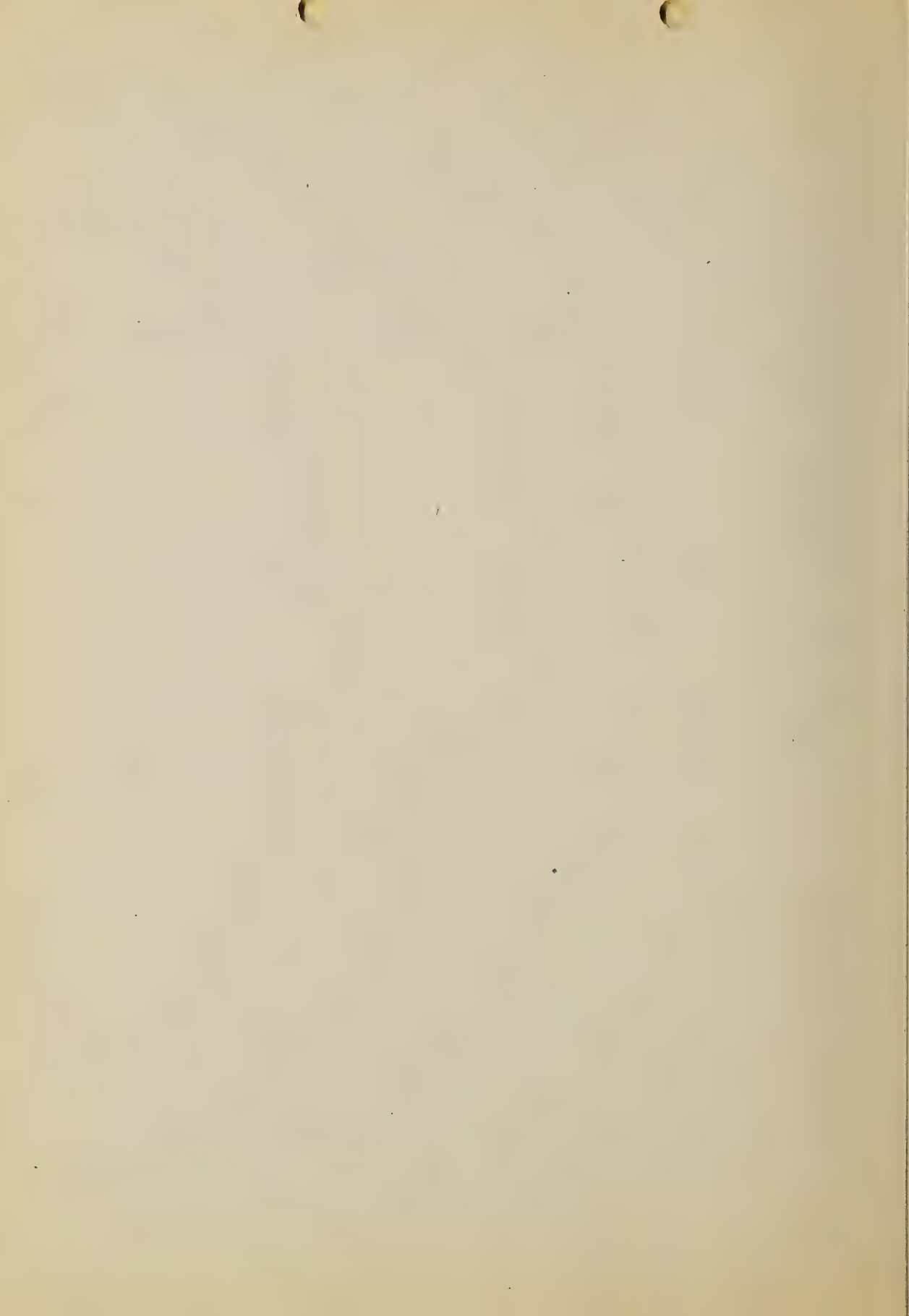


Table 30. NUMBER OF HENS LAST RECORD: Number and percentage of borrowers classified by number of hens owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of hens at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan			
	Number	Percent	1 year	2 years	3 years	4 years
No hens, no other poultry	117	16.7	16.6	16.6	16.6	16.8
1 to 24	69	9.8	14.7	10.4	3.2	
25 to 49	59	8.4	10.5	9.5	5.0	
50 to 74	47	6.7	11.0	6.6	1.4	
75 to 99	13	1.8	4.4	---	0.5	
100 to 149	8	1.1	1.4	1.4	---	
150 to 199	10	1.4	2.6	0.5	0.9	
200 and over	41	5.8	8.8	5.2	2.0	
No hens, but other poultry	19	4.1	5.1	5.2	1.8	
Poultry, type unknown	310	44.2	24.7	44.6	67.7	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,033		272	201	220	
Number not reporting 1/	9		2	5	2	

1/ Exclusive of 1,039 borrowers with no record after entry on RR program.

At the time of the last record after entry on RR, one-sixth of the borrowers had no hens or other poultry and the proportion was the same regardless of whether the borrower had been on the program 1, 2, or 3 years. Interpretation of the data on size of flock is difficult because 44 percent of the borrowers had poultry but the number of hens was not reported. For those reporting number of hens, small flocks of less than 75 hens were most common.

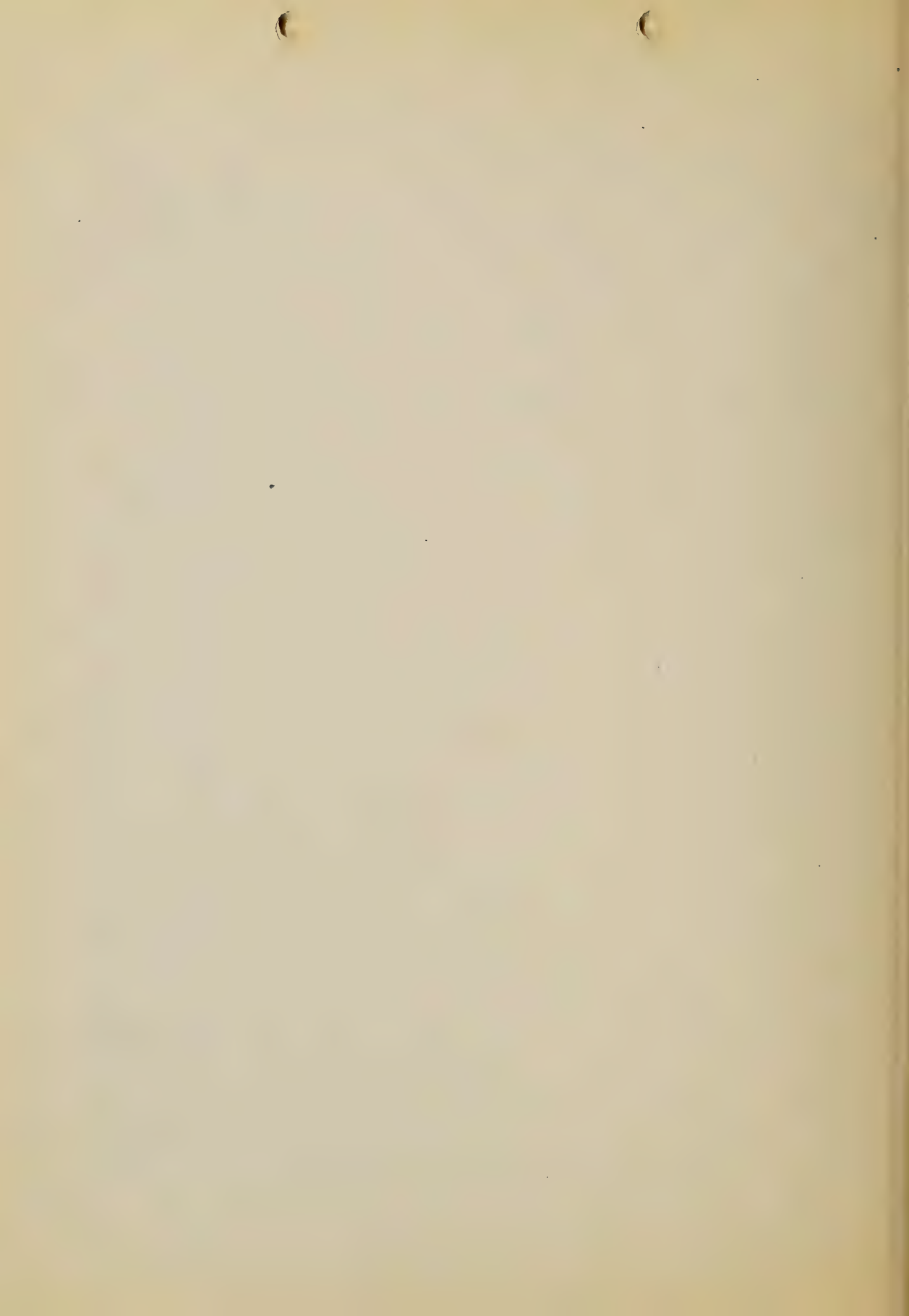


standard III program

Number of hens at time of first standard loan	Borrowers by amount of loan received after entry on file											
	No. hens; no other:	1 to	25 to	50 to	75 to	100 to	150 to	200 and	No. hens; but other:	Poultry, type	Unknown	No.
No hens; no other poultry	193	66	20	27	2	—	2	5	7	73	1	
1 to 24	166	13	7	13	15	1	1	—	3	72	2	
25 to 49	146	11	13	21	17	1	1	3	3	70	—	
50 to 74	48	5	3	7	7	—	—	4	5	24	2	
75 to 99	—	3	—	1	—	—	—	—	—	3	1	
100 to 149	25	3	2	0	—	2	—	2	—	11	—	
150 to 199	8	—	—	—	—	1	—	—	—	3	—	
200 and over	30	1	1	—	—	—	1	—	—	9	2	
No hens, but other poultry	23	7	—	—	—	—	—	—	—	22	—	
Poultry, type unknown	35	1	—	—	1	1	—	—	—	—	—	
Unknown	1	1	—	—	—	—	—	—	—	—	—	
Total	712	119	66	76	45	11	10	20	23	526	7	

of 1,000 borrowers who are placed after entry on the
 first standard loan.

The first standard loan is the first of a series of loans which are made to the borrower at the time of the first standard loan. The first standard loan is the first of a series of loans which are made to the borrower at the time of the first standard loan.



At the time of the first standard loan, 12 percent of the borrowers had neither poultry nor cattle, 14 percent had cattle but no poultry, and 14 percent had poultry but not cattle. Thirty-three, 50 percent, of the borrowers had both cows, cattle and some poultry.

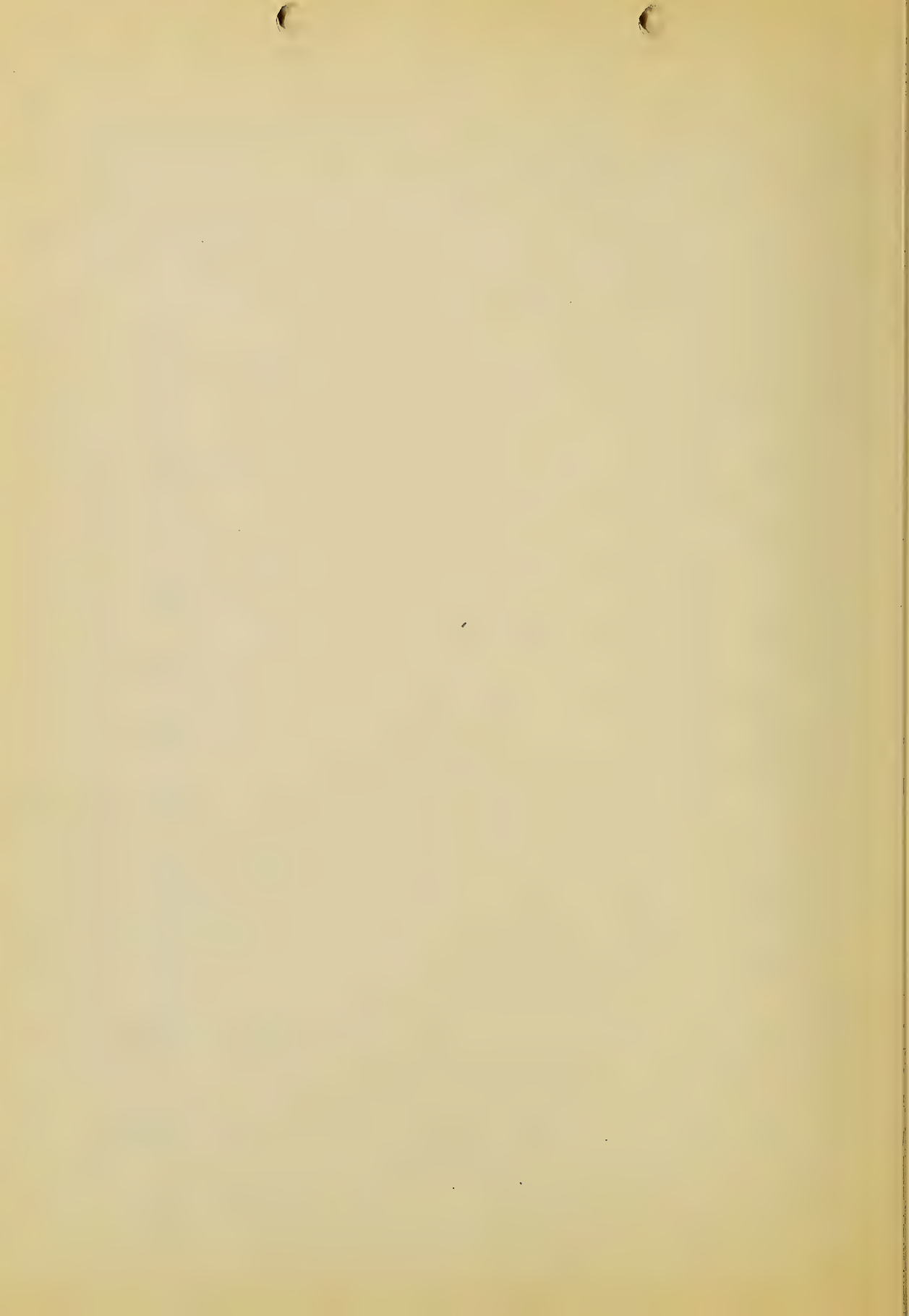


Table 20. 1960-1969 Cattle (in thousands) Number of borrowers classified by number of years of record after first record after entry in inventory in 1960-1969.

Borrowers by number of years at time of last record after entry on RR												
	No. borrowers	1	2	3	4	5	6	7	8	9	10 or more	Total
No cows, no other cattle	86	20	8	7	1	—	—	—	2	16	6	25
1	95	16	14	10	6	—	1	2	5	2	42	—
2	83	6	8	8	8	1	2	—	5	3	42	—
3	67	3	5	10	9	1	2	—	1	4	32	—
4	49	5	6	6	4	—	—	—	4	—	24	—
5 to 9	155	25	15	10	8	4	2	3	3	9	74	2
10 to 19	128	30	11	5	8	6	1	1	4	3	58	1
20 to 39	26	10	1	3	1	1	—	1	—	2	7	—
40 and over	1	—	—	—	—	—	—	—	—	—	1	—
No cows, but 1 or more other cattle:	7	1	1	—	2	—	—	1	1	—	1	—
Cattle, type unknown	4	—	—	—	—	—	—	—	2	—	2	—
Unknown	8	1	—	—	—	—	—	—	—	—	2	5
Total	701	119	69	57	47	13	8	16	17	29	222	9

1/ Exclusive of 1,039 borrowers with no record after entry on RR inventory.

2/ A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

3/ Number of the last record was 7 out of every 10 borrowers had 1000 pounds and cattle.

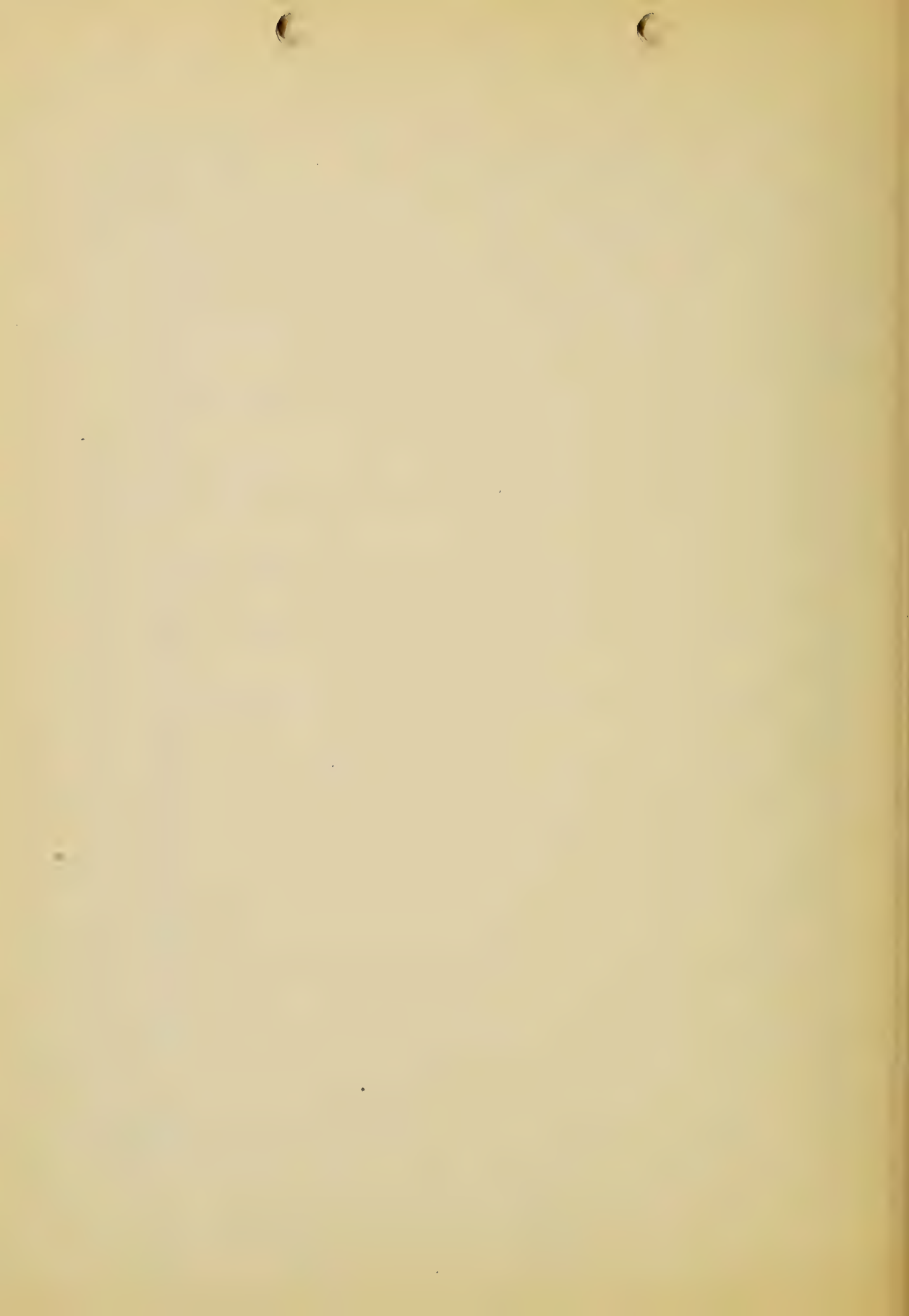


Table 24.-NUMBER OF SOWS AT TIME OF FIRST LEAN: Number and percentage of borrowers classified by number of sows owned at time of first standard loan

Number of sows at time of first standard loan	Total borrowers	
	Number	Percent
No sows, no other hogs	961	55.6
1	228	12.9
2	18	1.0
3	40	2.3
4	1	0.1
5	9	0.5
6 to 10	10	0.6
11 or more	1	0.1
No sows, but 1 or more other hogs	285	16.4
Hogs, type unknown	75	4.3
Total reporting	1,755	100.0

Number not reporting

Fifty six percent of the borrowers had no hogs at the time of their first standard loan; 12 percent had 1 sow. Sixteen percent had no sows but did have 1 or more other hogs. The proportion without hogs was $\frac{1}{2}$ times the percentage of borrowers who were farm laborers or "nonfarm" during the major part of the year before the first loan.

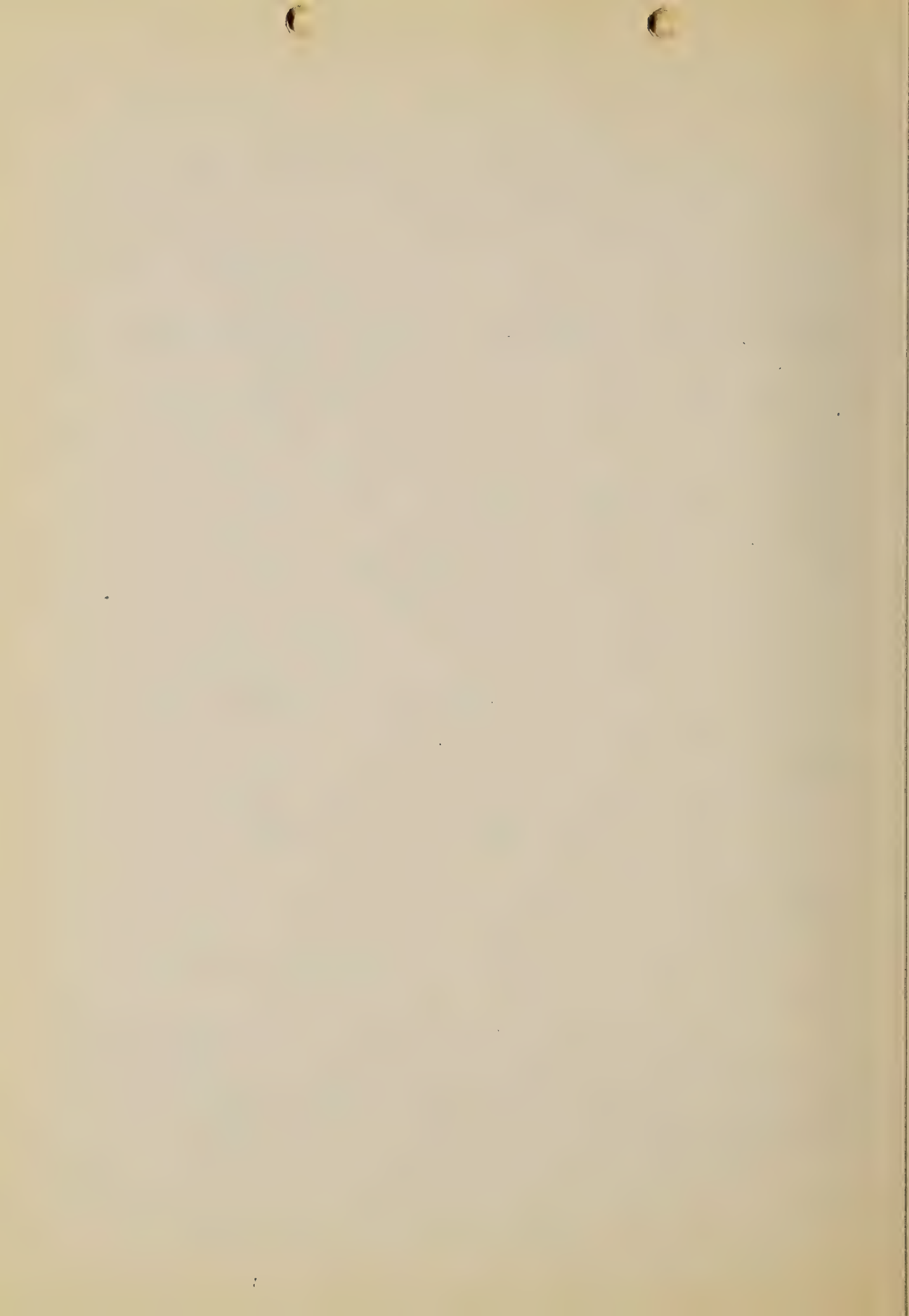


Table 25.--NUMBER OF SOWS LAST RR RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR:	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
No sows, no other hogs	324	46.1	52.1	42.4	42.6	
1	49	7.0	7.0	6.6	7.3	
2	19	2.7	1.8	2.3	3.7	
4	14	2.0	2.2	2.3	1.4	
	4	0.6	0.4	0.9	0.5	
5 to 10	4	0.6	0.4	0.5	0.9	
11 or more	4	0.6	0.4	0.9	0.5	
No sows, 1 or more other hogs	73	10.4	11.3	10.8	8.3	
Hogs, type unknown	132	18.7	11.4	25.1	25.6	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	702		271	213	218	
Number not reporting 1/	10		3	3	4	

1/ Exclusive of 1,039 borrowers with no record after entry on RR

Almost one-half, 46 percent, of the borrowers had no hogs at the time of their last record after entry on RR. The fact that 19 percent of the borrowers were known to have hogs but the type of hogs was unknown, limits the value of the percentage distribution by number of sows. However, 1 or 2 sows were most common for those reporting the number.



Standard RR program

at time of first standard loan	No. of sows, no other hogs	Number of hogs at time of first record after entry on RR									
		No. of sows, no other hogs	No. of sows, 1 or more other hogs	No. of sows, 2 or more other hogs	No. of sows, 3 or more other hogs	No. of sows, 4 or more other hogs	No. of sows, 5 or more other hogs	No. of sows, 6 or more other hogs	No. of sows, 7 or more other hogs	No. of sows, 8 or more other hogs	No. of sows, 9 or more other hogs
1	373	240	27	7	4	2	2	2	2	2	2
2	92	21	18	13	6	3	1	1	1	1	1
3	60	8	7	11	2	5	3	1	1	1	1
4	25	2	4	6	2	2	1	1	1	1	1
5	6	1	1	2	1	1	1	1	1	1	1
6 to 10	5	1	1	1	1	1	1	1	1	1	1
11 or more	1	1	1	1	1	1	1	1	1	1	1
No sows, 1 or more other hogs	123	44	19	9	4	1	1	1	1	1	1
Hogs, type unknown	20	4	2	1	1	1	1	1	1	1	1
Unknown	6	4	1	1	1	1	1	1	1	1	1
Total	973	524	79	49	19	14	4	4	4	4	4

1/ Exclusive of 1,039 borrowers with no record after entry on RR program

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Always note that had sows at the time of the first loan had none at the time of the last record and 65 percent of those who had previously had no hogs still had none; the general tendency was for some decrease in

Table 91-LIABILITIES AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities at time of first standard RR loan

Liabilities at time of first standard loan	Total borrowers	
	Number	Percent
\$0	119	6.8
\$1 to \$124	187	10.7
\$125 to \$249	110	6.3
\$250 to \$499	161	9.2
\$500 to \$749	101	5.8
\$750 to \$999	83	4.8
\$1,000 to \$1,499	166	9.5
\$1,500 to \$1,999	135	7.7
\$2,000 to \$2,999	203	11.6
\$3,000 to \$4,999	243	14.0
\$5,000 and over	238	13.6
Total reporting	1,746	100.0
Number not reporting	5	
Median liabilities	\$1,337	

Seven percent of the borrowers reported no liabilities at the time of their first loan. Another 26 percent had liabilities of less than \$500.

Almost one-half, 47 percent, owed \$1,500 or more and about 1 out of 7 had liabilities of \$5,000 or more. The median amount of liabilities was \$1,337. These data include real estate mortgages.

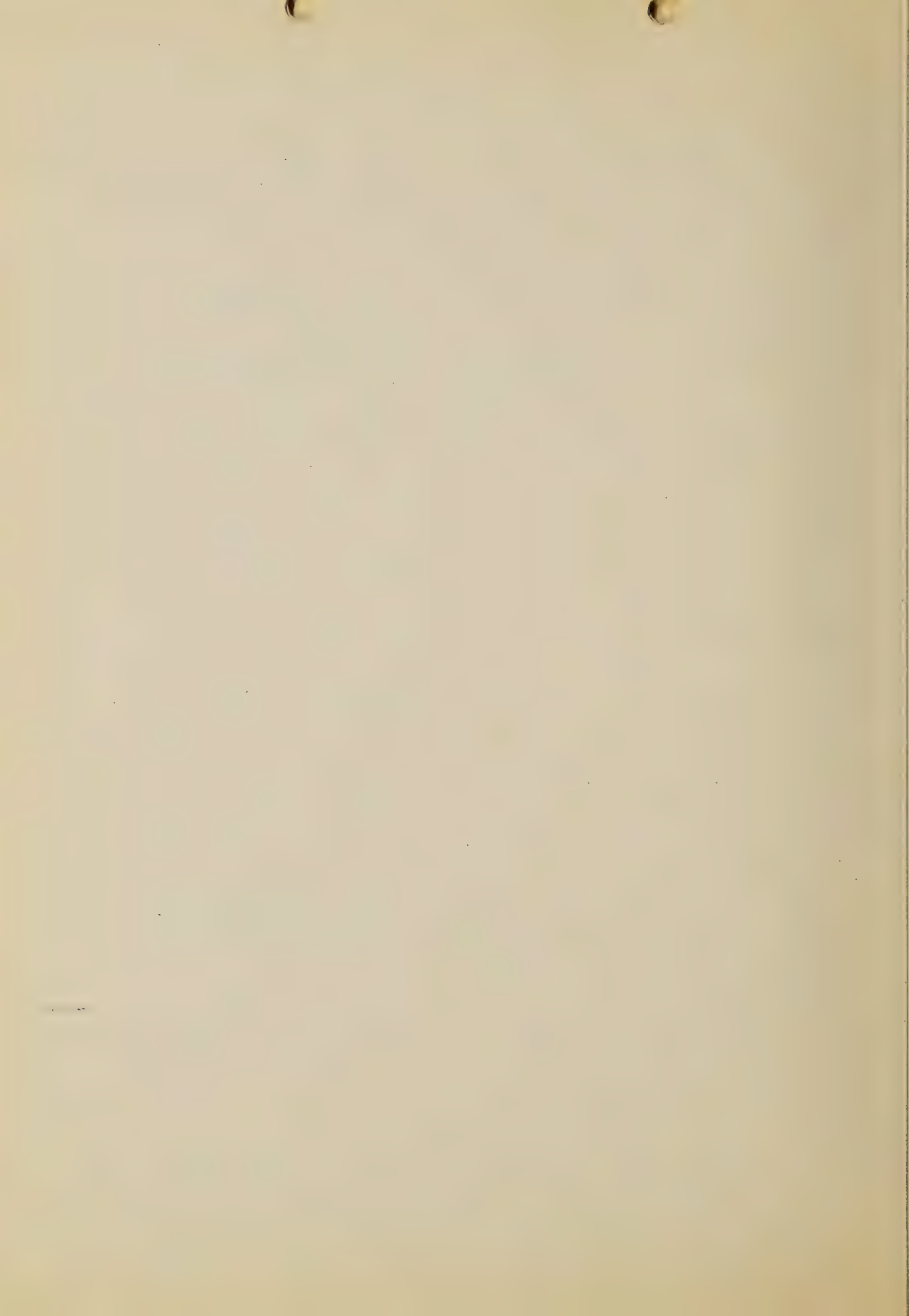


Table 92.--CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total		Borrowers by number of crop years after first loan			
	borrowers		1 year	2 years	3 years	
	Number	Percent	Percent	Percent	Percent	
-\$1,000 to -\$500	20	2.8	1.1	4.6	3.2	
-\$499 to -\$250	17	2.4	2.2	1.9	3.2	
-\$249 to -\$125	18	2.5	2.6	1.4	3.6	
-\$124 to -\$62	58	8.1	9.5	6.0	8.6	
-\$61 to -\$31	51	7.2	10.6	6.5	3.6	
-\$30 to -\$15	111	15.6	20.1	12.5	13.1	
-\$14 to -\$7	102	14.3	14.2	13.4	15.3	
-\$6 to -\$3	69	9.7	2.6	12.0	16.1	
-\$2 to \$0	101	14.0	20.0	20.0	11.0	
\$1 to \$1,999	712	100.0	274	216	222	
Number not reporting 1/						
Number in liabilities	712		274	216	222	

1/ Exclusive of 1,039 borrowers with no record after entry on RR program.

One-fifth of the borrowers for whom there was a record of change had decreased their indebtedness since receiving their first standard loan. Such a decrease was reported by 15, 23, and 24 percent of the borrowers with records 1, 2, and 3 years, respectively, after the first loan. About one-fourth, 42 percent, of the borrowers had increased their liabilities by \$500 or more. Forty-five, 52, and 51 percent of those on records 1, 2, and 3 years, respectively, had increased their liabilities.



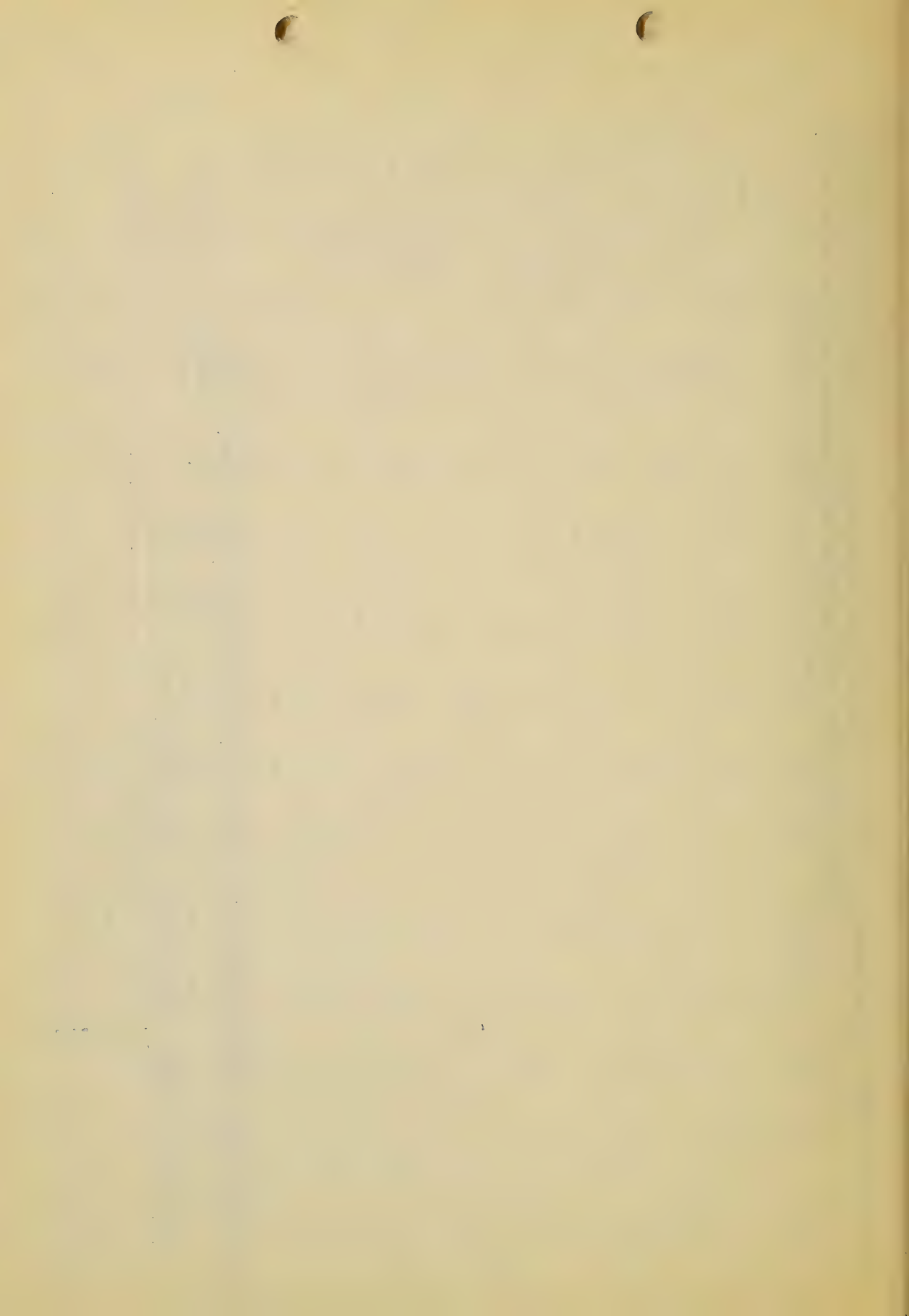


Table 94. LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

Liabilities as % of assets at time of	Total	Borrowers reporting			
		3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total
		Number	Percent	Number	Percent
No liabilities	118	6.8	8.5	4.1	5.4
0 to 19.9	280	24.0	20.3	11.6	11.3
20 to 39.9	361	20.8	20.0	22.7	20.5
40 to 59.9	435	25.0	24.9	28.8	21.1
60 to 79.9	325	18.7	16.8	21.1	21.0
80 to 99.9	128	7.4	6.4	7.9	9.1
100 to 119.9	23	1.3	1.7	1.2	0.6
120 to 139.9	4	0.2	0.2	0.2	0.3
140 to 159.9	2	0.1	0.1	0.2	0.3
160 to 199.9	8	0.5	0.6	0.2	0.3
200 and over	4	0.2	0.3	—	—
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,730	96	201	181	
Number not reporting	13	8	3	2	

About 7 percent of the borrowers reported no liabilities at the time of their first standard loan; the proportion shifted as the program continued, being 7, 4, and 5 percent of the borrowers accepted on the program in the first, second, and third periods, respectively. For two-fifths of all borrowers the liabilities reported amounted to less than 40 percent of all the assets reported.

About 1 borrower in 43 had liabilities which equaled or exceeded assets; the percentages were 3, 2, and less than 2 in the 3 respective periods.



Table 95-1. ASSETS AND LIABILITIES OF FIRST STANDARD BORROWERS
Classified by value of assets and of liabilities as a percentage of assets at time of first
standard RR loan

Value of assets at time of first standard loan	Total Borrowers	Assets as a percentage of assets at time of first standard loan																Un- known
		No.	Less than 20	20 to 40	40 to 60	60 to 80	80 to 100	100 to 120	120 to 140	140 to 160	160 to 200	200 and over						
Less than \$125	10	7	—	—	1	—	1	—	—	—	—	—	—	—	—	1		
\$125 to \$249	30	15	5	5	1	1	1	2	—	—	—	—	—	—	—	—		
\$250 to \$499	88	23	31	20	9	2	1	1	—	—	—	—	—	—	1	—		
\$500 to \$999	160	33	68	32	26	14	2	2	—	—	—	—	—	—	—	—		
\$1,000 to \$1,499	158	18	57	41	21	11	6	1	—	—	—	—	—	1	2	—		
\$1,500 to \$1,999	124	7	38	35	28	7	5	2	1	—	—	—	—	1	—	—		
\$2,000 to \$2,999	206	9	52	44	56	37	6	—	1	—	—	—	—	—	—	1		
\$3,000 to \$3,999	202	3	31	53	58	43	10	2	—	—	1	—	—	—	1	—		
\$4,000 to \$5,999	317	3	31	57	101	80	41	3	—	—	—	—	—	—	—	1		
\$6,000 to \$9,999	268	—	12	50	87	76	34	7	1	—	—	—	—	—	—	—		
\$10,000 and over	158	—	5	24	47	54	21	3	1	1	2	—	—	—	—	—		
Unknown	10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10		
Total	1,751	118	330	361	435	325	128	23	4	2	8	4	13					

Note: A comparable table is also available for each of the 3 periods of first standard loan.

The smaller the amount of assets, the larger was the proportion of borrowers who have liabilities.



Table 96.—NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 23, 1939, by period of first standard loan

Number of standard loans	Total Number	Percent	Borrowers receiving first standard loan between			
			3/1/38- 2/28/39	3/1/37- 2/28/38	3/1/36- 2/28/37	3/1/35- 2/28/36
			Percent	Percent	Percent	Percent
1	1,192	68.2	61.7	62.5	62.0	62.0
2	322	18.4	21.4	20.3	7.4	7.4
3	100	5.6	7.1	4.2	—	—
4	62	3.5	3.1	7.1	0.6	0.6
5	48	2.7	3.9	2.4	—	—
6 or more	26	1.5	2.4	0.7	—	—
Total	1,750	100.0	100.0	100.0	100.0	100.0
Percent receiving	65.1	37.1	21.1	5.3	—	—

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

More than two-thirds, 68 percent, of all borrowers received only 1 loan. Another 18 percent received 2 loans. One borrower out of 13 received 4 or more loans. Of the borrowers who entered the program during the first period, 38 percent received more than 1 loan by February 1939. Eight percent of the borrowers receiving their first standard loan between March 1938 and February 1939 obtained 2 or more loans during the 12-month period.

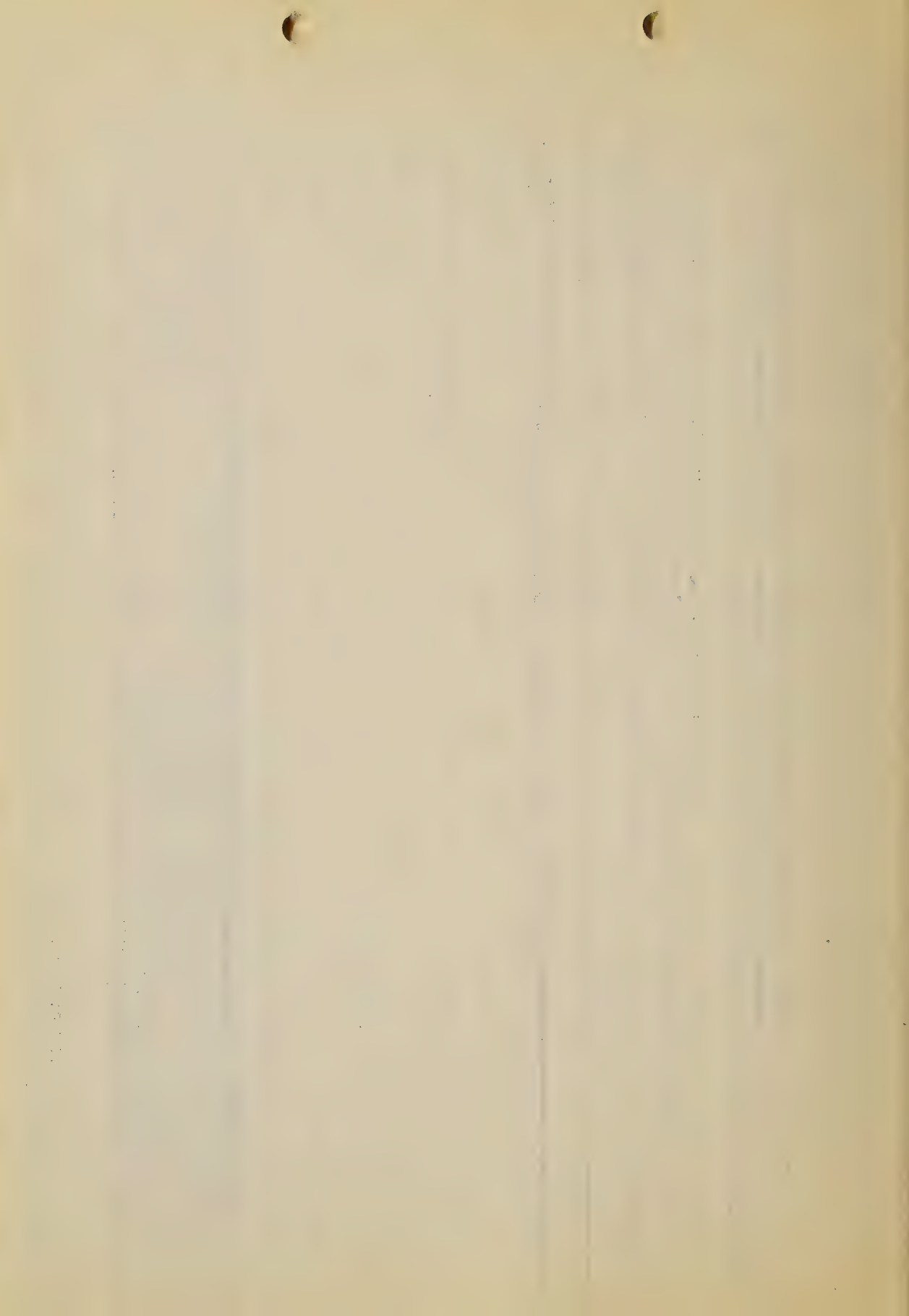


and by period of first standard loan 1/

Farming status and report of farm loan	Interest by date of maturity of first loan											
	The loan						Two or more loans					
	Number	Percent	Percent	Percent	Percent	Percent	Number	Percent	Percent	Percent	Percent	Percent
Full owner	996	57.3	56.1	59.9	59.6	46.0	59.9	57.1	69.0	*		
Part owner 2/	118	6.8	7.0	5.0	7.7	10.2	6.3	6.5	5.7	*		
Tenant	479	27.5	27.7	26.8	23.5	32.9	27.1	29.9	19.6	*		
Cropper	17	1.0	1.1	1.3	1.9	---	0.7	0.3	1.3	*		
Harred and unpaid farm laborer	92	4.7	4.3	4.3	4.6	5.4	5.1	3.5	1.9	*		
Nonfarm	47	2.7	2.6	2.7	2.7	2.5	2.9	2.7	2.5	*		
Total	1,739	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0			
Number reporting	1,739	1,162	600	260	322	557	371	150	28			
Number not reporting	12	10	4	3	3	2	3					

Percentages not computed on a basis of fewer than 50 cases.
1/ Tenure status is the field during major part of crop year before first standard No. loan.
2/ A. part owner rents part and owns part of the farm operated.

There was no significant change in the tenure status during the year before emergency and relating only 1 of reporting 2 or more standard loans by February 28, 1935, except that borrowers who had been farm laborers were more likely than the average borrower to receive only 1 loan.



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Region I

Table 98. SIZE OF FARM YEAR WORKING AND NUMBER OF LOANS: Number and percentage of borrowers classified by acres in farm during year before first standard 1st loan; by number of standard loans authorized, and by period of first standard loan

Acres in farm year before first standard loan	Borrowers by number of standard loans and period of first loan									
	Total borrowers	One loan			Two or more loans			Total	Percent	Percent
		First loan between 3/1/36-3/1/37	First loan between 3/1/37-3/1/38	First loan between 3/1/38-3/1/39	First loan between 3/1/39-3/1/40	First loan between 3/1/40-3/1/41	First loan between 3/1/41-3/1/42			
0	85	5.1	6.2	4.8	5.6	9.2	2.8	2.8	1.9	
Less than 20	160	9.6	10.7	13.1	7.9	8.2	7.2	8.1	4.5	
20 to 49	172	10.3	9.8	11.4	8.3	7.9	11.3	12.0	8.4	
50 to 99	426	25.4	26.7	25.0	26.2	30.2	22.9	24.2	20.1	
100 to 174	535	31.9	29.9	29.6	30.5	30.4	36.1	35.3	40.4	
175 to 259	203	12.1	11.7	10.7	16.3	9.8	13.0	12.0	15.6	
260 to 499	85	5.1	4.5	4.7	5.2	3.6	6.3	5.0	9.1	
500 to 999	7	0.4	0.4	0.5	---	0.7	0.4	0.6	---	
1,000 and over	1	0.1	0.1	0.2	---	---	---	---	---	
Total	2,000	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Number reporting	1,674	1,135	579	252	305	538	759	154	25	
Number not reporting	77	56	25	11	20	21	14	4	3	

*Percentages not computed on a base of fewer than 50 cases.

Although there was some tendency for borrowers with small farms to be more likely than the average borrower to receive only 1 loan than to receive 2 or more loans, in general there was no consistent relationship between size of farm and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.



Table 99. CASH RECEIPTS AND REPAYMENTS BY TYPE OF LOAN: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard loan, by number of standard loans authorized and by period of first standard loan

Cash receipts year before first standard loan	Total Number	Percent	Borrowers by number of standard loans and period of first loan									
			One loan		First loan between		Two or more loans		First loan between		First loan between	
			3/1/36-3/1/37	3/1/37-3/1/38	3/1/36-3/1/37	3/1/37-3/1/38	3/1/36-3/1/37	3/1/37-3/1/38	3/1/36-3/1/37	3/1/37-3/1/38	3/1/36-3/1/37	3/1/37-3/1/38
			Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
\$0	51	3.0	3.0	4.3	2.4	1.0	3.2	3.4	2.6			
\$1 to \$124	18	1.1	1.2	1.9	0.4	0.6	0.7	0.8	0.6			
\$125 to \$249	63	3.8	3.7	4.7	2.0	3.2	3.9	5.1	1.9			
\$250 to \$374	93	5.5	6.0	7.1	3.6	6.0	4.5	5.7	2.6			
\$375 to \$499	119	7.1	7.4	8.3	4.8	7.9	6.4	7.6	3.9			
\$500 to \$749	271	16.1	17.0	18.0	13.9	17.5	14.4	18.7	3.9			
\$750 to \$999	240	14.3	15.7	16.1	15.9	14.9	11.8	12.6	8.4			
\$1,000 to \$1,499	323	19.3	19.1	15.6	23.3	21.9	19.6	18.7	19.5			
\$1,500 to \$1,999	186	11.1	11.3	10.9	13.5	10.2	10.7	10.2	13.7			
\$2,000 to \$2,499	106	6.3	5.9	6.2	6.7	4.8	7.1	5.9	7.8			
\$2,500 and over	209	12.4	9.7	6.9	13.5	11.7	18.3	11.3	35.1			
Total	1,679	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0			

Number reporting	1,679	1,144	577	252	315	535	353	154	25
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Number not reporting 72 48 27 11 10 24 20 4

Percentage not computed on a base of fewer than 50 cases.

There was no consistent relationship between the amount of total cash receipts during the year before the first loan and receiving only 1 or receiving 2 or more standard loans by February 28, 1939.





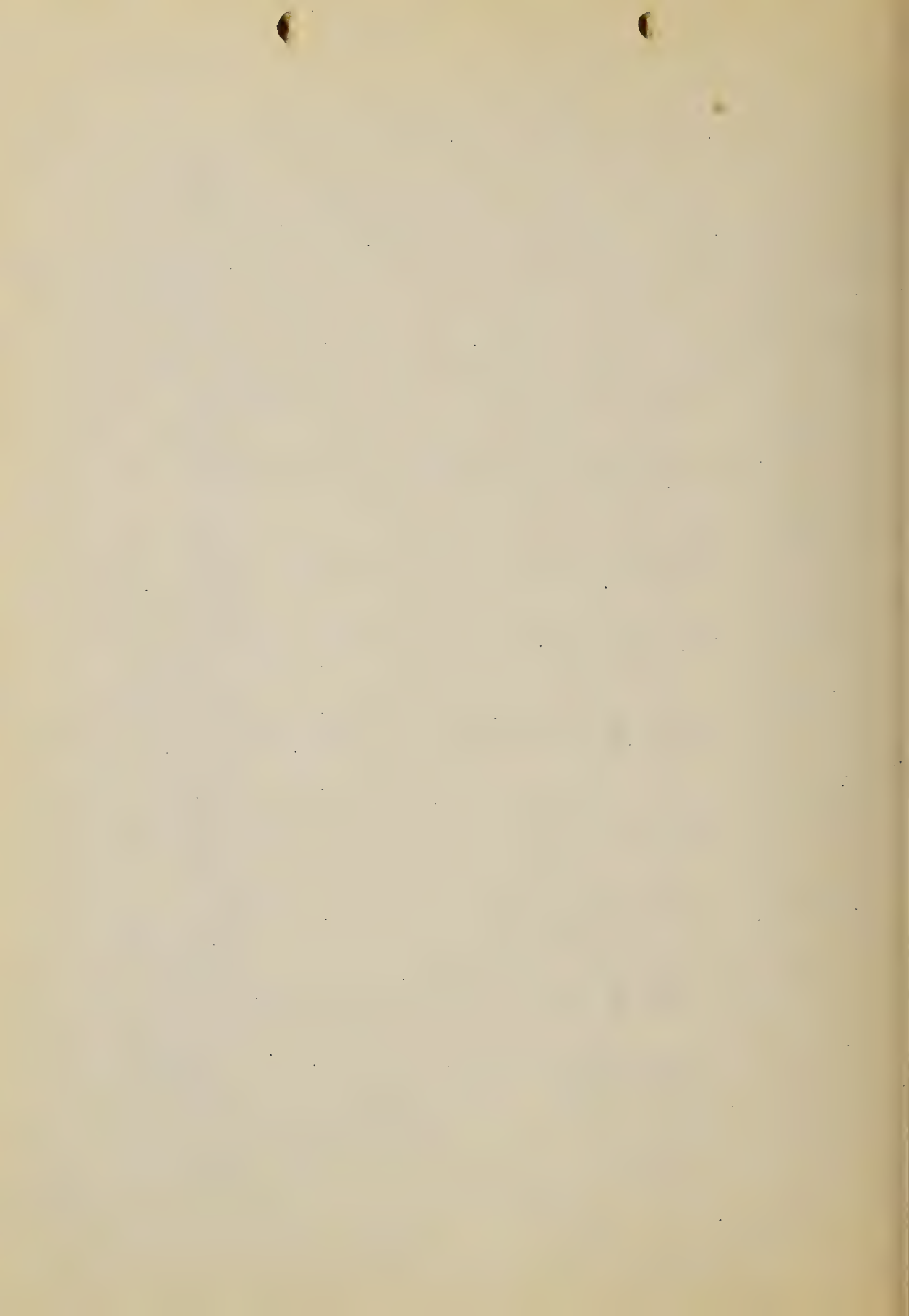


Table 102.-SIZE OF LOANS: Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

Total amount of all loans received	Total		Borrowers receiving first standard loan bet		
	Number	Percent	2/1	3/1	4/1
			Percent	Percent	Percent
Under \$100	31	1.8	2.5	0.7	1.1
\$100 to \$249	31	1.8	2.5	0.7	1.1
\$250 to \$499	352	20.0	21.0	13.5	19.5
\$500 to \$749	360	20.5	20.4	15.4	26.2
\$750 to \$999	31	1.8	2.5	15.0	11.3
\$1,000 to \$1,499	42	2.4	12.3	13.5	19.5
\$1,500 to \$1,999	171	9.5	7.4	10.0	7.6
\$2,000 to \$2,499	123	7.0	8.1	11.6	3.1
\$2,500 to \$2,999	42	2.4	2.1	2.1	0.3
\$3,000 to \$3,499	23	1.0	0.2	1.7	0.3
\$3,500 to \$3,999	8	0.5	0.5	0.7	---
\$4,000 and over	8	0.5	0.5	0.7	---
Total	1,751	100.0	100.0	100.0	100.0
Median amount of loan	\$781		\$749	\$911	\$746

1/ Amount classified into beginning of period of first standard loan approx. January 29, 1939.

2/ Loan authorized but not received by February 24, 1939.

(114)

Note: A comparable table is also available for each Area in the Region.

The median amount of all loans received by borrowers from FSA was \$781, compared with \$749 for the first standard loan, \$911 for the second, and \$746 for the third. The median amount of all loans received by borrowers did not differ greatly in the amount of the first, second, and third periods, respectively. Thirty, 24, and 24 percent of the first, second, and third periods, respectively, received loans totaling less than \$1,000.

classified by total amount of all loans received from PSA, by Area 1/

Total amount of all loans received from PSA	Total borrowers	Borrower's Area of residence at time of first standard loan					
		Arcons	York	Penn.	Eng.	D-M-W	
	Number	Per cent	Per cent	Per cent	Per cent	Per cent	Per cent
\$1 to \$249	31	1.8	2.8	0.5	2.6	2.7	1.0
250 to \$499	94	5.4	0.9	3.5	8.4	5.5	9.0
500 to \$749	352	20.0	8.9	15.2	31.4	21.4	21.4
750 to \$999	360	20.5	7.5	18.0	28.4	20.3	28.0
1,000 to \$1,499	311	17.8	7.0	24.6	13.5	20.2	13.8
1,500 to \$1,999	272	15.5	9.4	21.5	10.3	16.6	14.3
2,000 to \$2,999	141	8.1	17.4	7.9	4.8	7.9	4.3
3,000 to \$3,999	123	7.0	26.9	6.9	1.3	3.9	4.3
4,000 to \$4,999	42	2.4	12.2	3.2	—	1.0	2.4
5,000 to \$4,999	17	1.0	5.6	0.2	0.3	0.2	1.0
5,000 and over	8	0.5	1.4	0.5	—	0.3	0.5
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0
Amount reported	5781	211	411	210	581	211	
Amount of							
Loans	5781	3885	1380	577	3751	3665	

Amount received from refinancing of period at first standard loan (March 1 to February 28, 1939).

Amount authorized but not received by February 28, 1939.



196, 197, and 198

Current farm operating expenses accounted for two-fifths, 40 percent, of all the money loaned for farm purposes, and for capital goods, 36 percent. The money went for capital goods than for any other purpose during the year of the loan to first and third period borrowers, but for second period borrowers much was loaned for current farm operating expenses. In the years of second loans, between two-thirds and almost three-fourths of all the money went for farm operating expenses.

Only 4 percent of all the money was loaned for machinery and equipment, 1 of the allocations of capital goods.

Capital goods was the leading purpose of loan in New York, Pennsylvania, and New Jersey, while loans for current farm operating expenses were most important in Massachusetts and the D-M-NJ Area. Almost 7 out of every 8 dollars loaned in Ardenboro County were for current farm operating expenses. Debt settlement and refinancing was second in importance as a purpose of loan in New York and Pennsylvania; current farm operating expenses were second in New England and capital goods second in importance in Ardenboro County and in the D-M-NJ Area. The D-M-NJ Area was the only one where more than 1 percent of the money loaned was allocated for family expenses.

Eighty-three percent of all borrowers received loans for some form of capital goods and 71 percent for current farm operating expenses. Seventy-one percent received loans for livestock and poultry, 36 percent for debt settlement and refinancing, 18 percent for machinery and equipment, 15 percent for improvement and maintenance of land and buildings, 12 percent for current farm nonoperating expenses, and 9 percent for family expenses.

The proportion of borrowers who received loans for machinery and equipment, livestock and poultry, and current farm nonoperating expenses was largest for the third and smallest for the first period group. Three-fourths of the first period borrowers received loans for current farm operating expenses as compared to about two-thirds of the second and third period borrowers.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses and livestock and poultry. Twenty percent of the first period borrowers received a loan during their second year and one-fourth received a loan during their third year on the program. More than one-third, 35 percent, of the second period borrowers received a loan during their second year on the RR.

(continued)



Region I

Table 106.- AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to borrowers by purpose, classified by major purposes and by period of year authorized by purpose and year authorized.

Purposes for which loans were authorized	Total amount of loans: Dollars	Borrowers receiving first installment between											
		3/1/26-2/28/27			3/1/27-2/28/28			3/1/28-2/28/29			3/1/29-2/28/30		
		Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Capital goods	699,161	38.7	37.1	43.1	24.4	23.7	30.4	34.9	17.1				56.8
Machinery and equipment	79,861	4.4	3.9	4.2	3.6	3.2	4.3	4.6	3.2				6.2
Livestock and poultry	570,469	31.6	30.0	34.9	19.9	18.7	24.3	28.1	13.3				48.0
Improvement of land and buildings	48,831	2.7	3.2	4.0	0.9	1.8	1.8	2.2	0.6				2.6
Current farm nonoperating expenses	28,990	1.6	1.6	1.9	1.0	1.3	1.5	1.5	1.6				1.6
Current farm operating expenses	717,881	39.8	44.1	32.9	68.2	68.7	44.8	35.2	73.5				18.4
Debt settlement and refinancing	327,935	18.2	15.2	20.2	3.3	5.2	21.9	27.2	6.1				21.7
Family expense	13,407	0.7	0.8	0.9	0.4	0.7	0.5	0.3	0.8				1.0
All other	17,666	1.0	1.2	1.0	2.7	0.4	0.9	0.9	0.9				0.9
Total	1,000,000	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0				100.0



STATE OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans
 as to standard loan all borrowers by ISA classified by major purpose

Purposes for which	Total amount	of loans	Borrower's area of residence at time of first standard loan				
			New	Perm.	Long	Debt	
Land	699,161	33.7	8.8	45.9	60.5	51.6	30.1
Tools and equipment	79,361	4.4	1.1	6.0	8.4	3.6	6.0
Livestock and poultry	570,469	31.6	7.5	37.0	48.9	44.1	20.1
Improvement of land and buildings	48,831	2.7	0.2	2.9	3.3	3.9	1.1
Farm nonoperating expenses	28,990	1.6	0.5	2.5	1.1	1.7	2.1
Personal nonoperating expenses	717,581	39.8	84.6	21.5	15.7	27.0	43.0
Refinancing and refinancing	327,915	18.2	4.1	29.1	22.2	17.5	21.7
Other	13,407	0.7	0.7	0.9	0.2	0.3	2.6
Unclassified	17,688	1.0	1.3	0.1	0.3	1.9	0.0
Total	1,851,102	100.0	100.0	100.0	100.0	100.0	100.0

Excludes current rent, taxes, interest, recording fees, etc.

Excludes loans for which the purposes were not known or were not otherwise classified

test during which I was authorized

in the Nation.



includes current rent, taxes, interest, recording fees, etc.

Percentage for each item within library is based upon total number of borrowers in community. In such instance, borrowers receiving 20000 per cent is not possible. All figures only good on hypothetical percent 100.



Table 109.-AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES:
Average amount of loans authorized by FSA to standard loan RR borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

Purposes for which loans were authorized	Average amount authorized to borrowers receiving first standard loan between		
	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars
Capital goods	449	482	560
Machinery and equipment	150	223	168
Livestock and poultry	389	423	500
Improvement of land and buildings	157	172	131
Current farm operating expenses 2/	137	196	95
Current farm operating expenses	599	809	253
Debt settlement and re-financing	445	631	556
Family expenses	85	72	100
Total	1,017	1,130	891

1/ Averages are based upon the number of borrowers authorized loans for the specified purposes.

2/ Includes current rent, taxes, interest, recording fees, etc.

3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each Area in the Region.

The average amount loaned for machinery and equipment, improvement of land and buildings, current farm nonoperating expenses, current farm operating expenses and debt settlement and refinancing was more for second period borrowers than for borrowers who entered RR during the 2 other periods. The average amount loaned for livestock and poultry and for family expenses was larger for the third period than for either of the



	Total amount	% of total
(A) The percentage authorized for seed and feed fertilizer and fuel; hay, oil and grease; and labor is under-reported to some extent because some borrowers were known to have not authorized loans for current farm operating expenses, although the type of expense was not specified or we not classifiable into those specified types.	\$7,581,437,545,906,100,026,104,906,812,000,150,560,02,035	59.701

Notes: A convertible table is also available for each State in the Region. The average amount authorized to borrowers is also available for each of the purposes and periods designated in this table and for the comparable State tables.

Of the amount loaned for current farm operating expenses, fertilizers and lime constituted the largest single item, 52 percent. Twenty-eight percent of the money loaned went for seed and feed and only 6 percent for labor. (Only the third period borrowers received a larger proportion of their loans for seed and feed than for fertilizers.)



Table 112. BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES
Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan during						
	1/1/36-2/28/37		3/1/37-2/28/38		3/1/38-2/28/39		2/28/39
	Specified		Specified		Specified		Specified
	year of loan		year of loan		year of loan		year of loan
	First	Second	Third	First	Second	First	Second
	5/1/36- 2/28/37	5/1/37- 2/28/38	5/1/38- 2/28/39	5/1/37- 2/28/38	5/1/38- 2/28/39	5/1/38- 2/28/39	5/1/39- 2/28/40
	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	60.8	18.0	15.8	50.6	26.8	32.3	32.3
Fertilizer and lime	49.2	18.6	15.1	40.1	24.2	42.5	42.5
Labor	7.8	2.8	4.6	8.8	7.1	8.2	8.2
Gas, oil, and grease	3.3	1.3	0.6	4.8	2.6	2.8	2.8
Unduplicated percent who received loans for any current farm operating expenses 2/	69.2	25.5	19.7	61.3	30.4	64.6	64.6

1/ The percentage of borrowers authorized loans for seed and feed, fertilizer and lime, gas, oil, and grease, and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.
2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each Area in the Region.

Of the first period borrowers, 61 percent received loans for seed and feed during their first year on the RR program, 18 percent during the second, and 16 percent during the third year. Almost as large a proportion received loans for fertilizer and lime. The proportion of borrowers receiving loans for these two purposes was almost as great for second and third period borrowers. Relatively few borrowers received loans for labor or for gas and oil.



Table 113.--AMOUNT OF LOANS FOR FAMILY EXPENSES: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard RR loan 1/

Amount of loans authorized by FSA for family expenses	Total	Borrowers receiving first standard loan between				
		3/2/36-	3/2/37-	3/2/38-	3/2/39-	3/2/40-
		Number	Percent	Percent	Percent	Percent
\$0	1,594	91.1	90.5	92.5	91.3	
\$1 to \$49	31	1.8	2.1	1.7	1.1	
\$50 to \$74	30	1.7	1.6	1.9	1.7	
\$75 to \$99	17	1.0	1.3	0.2	0.2	
\$100 to \$124	14	0.8	1.0	0.2	0.3	
\$125 to \$149	2	0.1	0.1	0.1	0.1	
\$150 to \$174	6	0.3	0.3	—	0.1	
\$175 to \$199	4	0.2	0.1	0.2	—	
\$200 to \$249	9	0.5	0.4	0.2	1.1	
\$250 to \$299	2	0.1	0.1	0.2	—	
\$300 and over	4	0.2	0.2	—	—	
Total	1,751	100.0	100.0	100.0	100.0	
Total reporting	1,751	977	421	253		

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the 3 periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Only 9 percent of the borrowers were loaned money for family expenses and the amounts loaned were small. Less than 3 percent received loans of \$100 or more; the proportion receiving this amount was about twice as large in the first and third periods as in the second period.



114. REPAYMENTS SCHEDULED: Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard

Amount originally scheduled to be repaid before 2/28/39		Total borrowers		Date of first standard loan between			
		Number	Percent	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Percent
\$0		246	14.0	---	1.2	68.3	
\$1 to .62		64	3.7	1.5	4.8	3.4	
.63 to .124		149	8.5	3.3	14.5	10.4	
.125 to .249		309	17.6	19.1	24.5	3.7	
.250 to .374		288	16.4	20.3	18.2	4.0	
.375 to .499		174	9.9	14.1	7.8	0.8	
.500 to .749		213	12.2	17.5	8.7	2.0	
.750 to .999		80	4.6	6.2	3.8	0.0	
\$1,000 to \$1,499		79	4.5	5.9	5.0	---	
1,500 to 1,999		55	3.1	3.6	4.5	0.3	
2,000 to 2,499		33	1.9	2.1	2.3	---	
2,500 and over		63	3.6	4.4	4.8	---	
Total		1,751	100.0	100.0	100.0	100.0	
Number repaying		1,751		977	421	353	

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table should be studied in conjunction with tables 115 and 116. It shows that practically all borrowers on the program 1 year or longer were originally scheduled to make repayments by February 1939, and that 68 percent of those on the program less than 1 year were not scheduled to make repayments by that date. In using this table, it should be kept in mind that the data do not make allowance for any adjustments or revisions of the original repayment schedules.

115.-REPAYMENTS MADE: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

Repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between			
	Number	Percent	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
\$0	303	17.3	8.1	7.1	55.0	
\$1 to \$62	208	11.9	9.2	10.9	20.4	
\$63 to \$124	207	11.8	11.6	12.4	11.9	
\$125 to \$249	325	18.6	21.1	21.1	8.5	
\$250 to \$374	203	11.6	13.4	15.7	1.7	
\$375 to \$499	128	7.3	9.1	8.3	1.1	
\$500 to \$749	166	9.5	12.0	10.7	1.1	
\$750 to \$999	78	4.5	6.2	4.0		
\$1,000 to \$1,499	67	3.8	4.9	4.3	0.3	
\$1,500 to \$1,999	37	2.1	2.6	2.2		
\$2,000 to \$2,499	16	0.9	1.1	1.2		
\$2,500 and over	13	0.7	0.7	1.4		
Total	1751	100.0	100.0	100.0	100.0	
Number reporting	1751		771	479	501	

1/ Inclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

This table, studied in conjunction with table 114, shows that 86 percent of the borrowers were scheduled to make repayments before February 28, 1939, and that 53 percent actually did make repayments. For first and second period borrowers, fewer than expected made repayments but more of the third period group than expected made repayments. Seventy-four percent of the borrowers beginning on RR during the first period were originally scheduled to repay at least \$250 by the end of the third period, but only 50 percent repaid as much as \$250. Corresponding percentages of borrowers who began in the second period were 55 and 48 percent, and for borrowers accepted in the last period were 8 and 4 percent.



before February 28, 1939

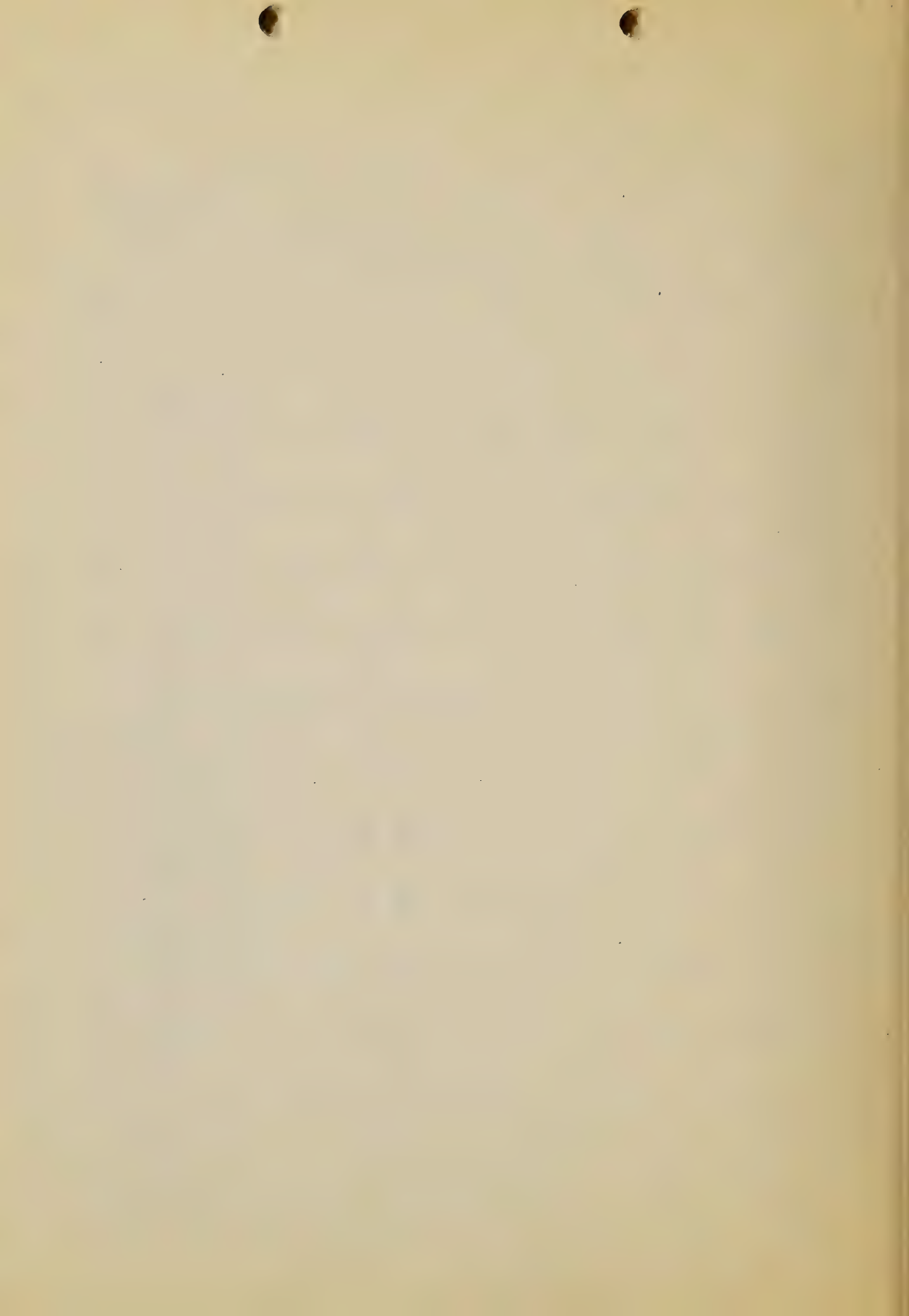
Amount originally scheduled to be repaid before 2/28/39	No.	Total Repayments made before 2/28/39															
		\$1 to \$49	\$50 to \$99	\$100 to \$149	\$150 to \$199	\$200 to \$249	\$250 to \$299	\$300 to \$349	\$350 to \$399	\$400 to \$449	\$450 to \$499	\$500 to \$549	\$550 to \$599	\$600 to \$649	\$650 to \$699	\$700 to \$749	\$750 to \$799
\$0	246	154	46	20	15	3	2	5	—	—	—	—	—	—	—	—	—
\$1 to \$62	64	13	32	11	4	1	1	—	—	—	—	—	—	—	—	—	—
\$63 to \$124	149	22	28	58	30	7	4	—	—	—	—	—	—	—	—	—	—
\$125 to \$249	309	36	35	49	118	43	18	8	1	1	—	—	—	—	—	—	—
\$250 to \$374	288	31	34	36	66	73	20	20	3	3	2	—	—	—	—	—	—
\$375 to \$499	174	20	13	9	33	25	34	30	5	3	1	1	—	—	—	—	—
\$500 to \$749	213	16	14	18	47	32	21	39	20	4	2	—	—	—	—	—	—
\$750 to \$999	80	7	2	4	5	11	11	18	16	5	—	—	—	—	—	—	—
\$1,000 to \$1,499	79	3	3	1	6	8	12	18	12	9	6	—	—	—	—	—	—
\$1,500 to \$1,999	55	—	—	—	1	—	3	18	10	14	8	—	—	—	—	—	—
\$2,000 to \$2,499	33	—	1	—	—	—	1	5	5	16	2	3	—	—	—	—	—
\$2,500 and over	63	1	—	1	—	—	1	5	6	11	15	11	—	—	—	—	—
Total	1,951	303	200	307	195	203	119	344	78	67	37	14	—	—	—	—	—

1/ Exclusive of repayments scheduled to be made before period during which first scheduled loan was repaid by borrowers receiving a loan, other than standard, to be repaid in period.

2/ Repayments of interest in full before period during which first scheduled loan was repaid by borrowers receiving a loan, other than standard, to be repaid in period.

3/ A comparable table is also available for each of the 3 months of three standard loan.

4/ This table was prepared by the Federal Reserve Bank of New York.



Only 7 percent of all borrowers had their loans renewed before February 28, 1939. None of the group receiving the first standard loan during 1938-39 had their loans renewed before they completed 1 year on the RR program. Less than 4 percent of those receiving their first standard loan during 1937-38 and 11 percent of those receiving the first loan during 1936-37 had their loans renewed by February 28, 1939. Borrowers whose loans were not renewed generally had a better repayment record than those whose loans were renewed.

Tables 117, 118, and 119 must be used with caution because the repayment schedules refer to the original and not to the revised schedules. In addition, repayments include interest but the scheduled repayments do not.

Eight percent of the borrowers had scheduled repayments but made no repayments prior to February 28, 1939. Almost one-half, 47 percent, did as well or better on repayments than originally planned; that is, 5 percent made repayments who were not scheduled to do so until after February 1939; 33 percent repaid about as much or more than originally scheduled; and 9 percent were not scheduled to make repayments and made none. About 36 percent of the first period, 47 percent of the second period, and 81 percent of the third period borrowers did as well or better than originally scheduled - including those not expected to repay anything by February 1939.

Tables 118 and 119, considered together, show that the borrowers in Pennsylvania and New England came closest to repaying an amount equal to the scheduled repayments - each repaying 79 percent of the total amount originally scheduled to be repaid by February 28, 1939. The borrowers in the D-M-NJ Area had the poorest record, repaying 52 percent. New York borrowers repaid 67 percent and Aroostook County, 57 percent of the amount first scheduled. For the Region, the percentages repaid were 63, 71, and 92 for first, second, and third period borrowers, respectively. Almost two-thirds as much, 66 percent, was repaid by February 28, 1939, as originally scheduled.



to be repaid to FSA before February 28, 1939, by period of borrower's first standard RR loan, by Areas 1/

Area	Total	Amount originally scheduled to be repaid before			
		1/28/38 to borrower's receiving first standard RR loan			
		between			
time of first standard loan		3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
	Dollars	Dollars	Dollars	Dollars	
Arcostock	324,590	192,665	129,226	2,699	
New York	166,401	133,969	27,657	4,775	
Pennsylvania	64,466	46,220	16,093	2,255	
New England	240,163	180,001	57,169	2,993	
D-M-NJ	106,796	85,868	14,057	6,871	
Total, all Areas	902,916	538,723	243,212	17,693	
Total number of borrowers	1,751	977	421	353	

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period. (26H)

TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939, by period of borrower's first standard RR loan by Areas 1/

Area	Total	Repayments made before 2/28/39 by borrowers receiving first standard loan between			
		3/1/36-2/28/37 3/1/37-2/28/38 3/1/38-2/28/39			
		Dollars	Dollars	Dollars	Dollars
Arcostock	184,826	112,683	21,363	805	
New York	111,277	80,816	24,153	6,508	
Pennsylvania	51,064	31,511	16,834	2,619	
New England	189,102	132,292	51,880	4,930	
D-M-NJ	55,659	43,752	8,763	3,144	
Total, all Areas	591,928	401,924	117,093	17,006	
Total number of borrowers	1,751	977	421	353	

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.



PERIODS GRANTS RECEIVED: Number and percentage of borrowers classified by periods during which grants were received, between March 1, 1936 and February 28, 1939, by period of first standard loan

Periods during which grants were received between:		Total borrowers		Borrowers receiving first standard loan between:		
3/1/36-2/28/39		Number		1/1/35	1/1/37	1/1/39
		Percent		Percent	Percent	Percent
No grants	1,368	100.0	75.7	82.8	71.4	
1936-37 only	75	4.2	7.7	0.2		
1936-37;						
1937-38	29	1.7	2.8	0.5		
1936-37;						
1937-38; 1938-39	42	2.4	3.8	1.0	0.2	
1936-37;						
1938-39	14	0.9	1.0	0.8		
1937-38 only	43	2.5	2.5	4.5		
1937-38;						
1938-39	44	2.5	1.8	4.0	2.5	
1938-39 only	134	7.7	4.4	5.5	19.2	
Total	XXX	100.0	100.0	100.0	100.0	
Number reporting	1,751		977	421	353	
1936-37	162	9.3	15.6	2.2	0.3	
1937-38	158	9.1	10.9	10.0	2.8	
1938-39	235	13.5	11.3	11.0	22.1	

Note: A table is also available for each of the 3 periods of first standard loan and for all periods combined with a cross tabulation of periods during which grants were received and number of standard loans authorized.

Seventy-eight percent of the borrowers did not receive any grants between March 1, 1936 and February 28, 1939; this was true for 76, 81, and 78 percent of the first, second, and third period borrowers, respectively. Fourteen percent received grants during only 1 year, 6 percent during 2 years, and 2 percent during all 3 years. Only 4 percent of the first period borrowers received grants during all 3 years of the 3 years covered by the study. During 1936-37 and 1937-38, 9 percent received grants as compared with 14 percent during 1938-39.





GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1938, by period of first standard RR loan

Relation of grants to repayments	Total borrowers	Percent	Borrowers receiving first standard loan between	
			3/1/36- 2/28/37	3/1/37- 2/28/38
	Number	Percent	Percent	Percent
No grants, no repayments	192	18.7	13.2	15.3
No grants, some repayments	998	71.4	70.2	74.2
Some grants, no repayments	39	2.8	2.3	4.0
Some grants, some repayments	169	12.1	14.3	6.7
Grants as percentage of repayments				
Less than 50	56	4.0	4.6	2.0
50 to 49.9	29	2.1	2.4	1.4
50 to 69.9	15	1.1	1.3	0.6
70 to 89.9	12	0.9	1.1	0.2
90 to 109.9	5	0.4	0.4	0.2
110 to 129.9	6	0.4	0.5	0.2
130 to 149.9	2	0.1	0.2	0.0
150 to 199.9	7	0.5	0.6	0.2
200 and over	37	2.6	3.2	1.4
Total	1000	100.0	100.0	100.0

Total repayments: 1,000
 1,000 borrowers repaid during first period of first standard loan, February 28, 1938.

Every percent in the first period was a percent of the number of borrowers made repayments but received no grants following the period of the first standard loan. One percent of the first period was about one-half of the second period borrowers made repayments and also received grants after their loan was in the RR program. About 15 percent received no grants and about 15 percent received grants about equal to or in excess of repayments.



ITEMS ON PUNCH CARDS
For Each Borrower Included in
Study of FSA Standard Loan RR Borrowers

This list of items on the punch card prepared for each borrower is included with this set of tabular data because it summarizes the type of information obtained from the records in the regional offices which is being used in the data list. The number of classes into which each item is broken down for analytical purposes.

<u>Punch card</u> <u>column</u>	<u>Item and number of classes for each item</u>
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction (2)
16*	Tenure status year before RR (7)
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)

* Data for Region III not comparable with data for other 11 Regions.



Receipts from off-farm work

30**	Receipts from benefit payments year before RR (12)
31	Receipts from off-farm work year before RR (12)
22	Family operating expenses year before RR (12)
23	Net cash income, year before RR (12)
24**	Receipts from benefit payments year of last RR record (12)
25	Receipts from off-farm work year of last RR record (12)
26*	Major source of receipts year before RR (12)
27*	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income year of last RR record (12)
30*	Number of agricultural enterprises year before RR (12)
31*	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34**	Garden year before RR (10)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
37**	Garden year of last RR record (4)
38**	Number of cows at time of first standard RR loan (12)
39**	Number of cows at time of last RR record (12)
40**	Number of sows at time of first standard RR loan (11)
41**	Number of sows at time of last RR record (11)
42**	Number of hens at time of first standard RR loan (11)

* Data for Region III not comparable with data for other 11 Regions.
 ** Not available for Region III.



Punch card
column

Item and number of classes for each item

43**	Number of loans at time of last RR record (11)
44**	Number of times changed farms since first standard RR loan (6)
45*	Repayments made as percentage of scheduled repayments (12)
46	Grants as percentage of repayments made subsequent to period of first standard loan (12)
47	Farm receipts year before RR (12)
48	Amount change in farm receipts from year before RR to year of last RR record (12)
49	Total cash receipts, excluding loans, year before RR (12)
50	Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
51	Farm receipts as percentage of total cash receipts, year before RR (12)
52	Farm receipts as percentage of total cash receipts, year of last RR record (12)
53	Actual as percentage of planned total cash receipts in 1938-39 (8)
54	Value of farm land and buildings owned at time of first standard RR loan (12)
55***	Value of livestock and equipment owned at time of first standard RR loan (12)
56	Value of assets at time of first standard RR loan (12)
57	Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12)
58***	Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
59 :	Liabilities at time of first standard RR loan (12)
60	Amount change in liabilities from time of first standard loan to time of last RR record (12)

* Data for Region III not comparable with data for other 11 Regions.

** Not available for Region III

*** Data for Region X not comparable with data for other 11 Regions

Punch card
column

Item and number of classes for each item

61	Net worth, including farm real estate, at time of first standard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first standard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (12)
65	Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (12)
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loans authorized for family expenses (12)
69	Amount of loans authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)
72	Household size (12)
73	Age of head (7)
74	Education of head (12)
75*	Number of male youths (nonheads) aged 16-24 (5)
76**	Disabilities of head and other family members (5)
77*	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (3)

* Data for Region III not comparable with data for other 11 Regions
** Not available for Region III

